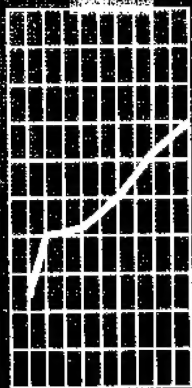


November 1995

# Superannuation Australia





**EMBARGOED UNTIL 11.30 AM 30 MAY 1996**

# **SUPERANNUATION, AUSTRALIA NOVEMBER 1995**

**W. McLennan  
Australian Statistician**

**AUSTRALIAN BUREAU OF STATISTICS**

**CATALOGUE NO. 6319.0**

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## INQUIRIES

- *for further information about these statistics*, contact Alastair Banks on Canberra (06) 252 7204 or facsimile (06) 252 7784 or Labour Force Inquiries in your ABS State office (see page 44 for contact numbers).
- *for information about other ABS products and services*, please refer to the back page of this publication.

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## SUMMARY OF FINDINGS

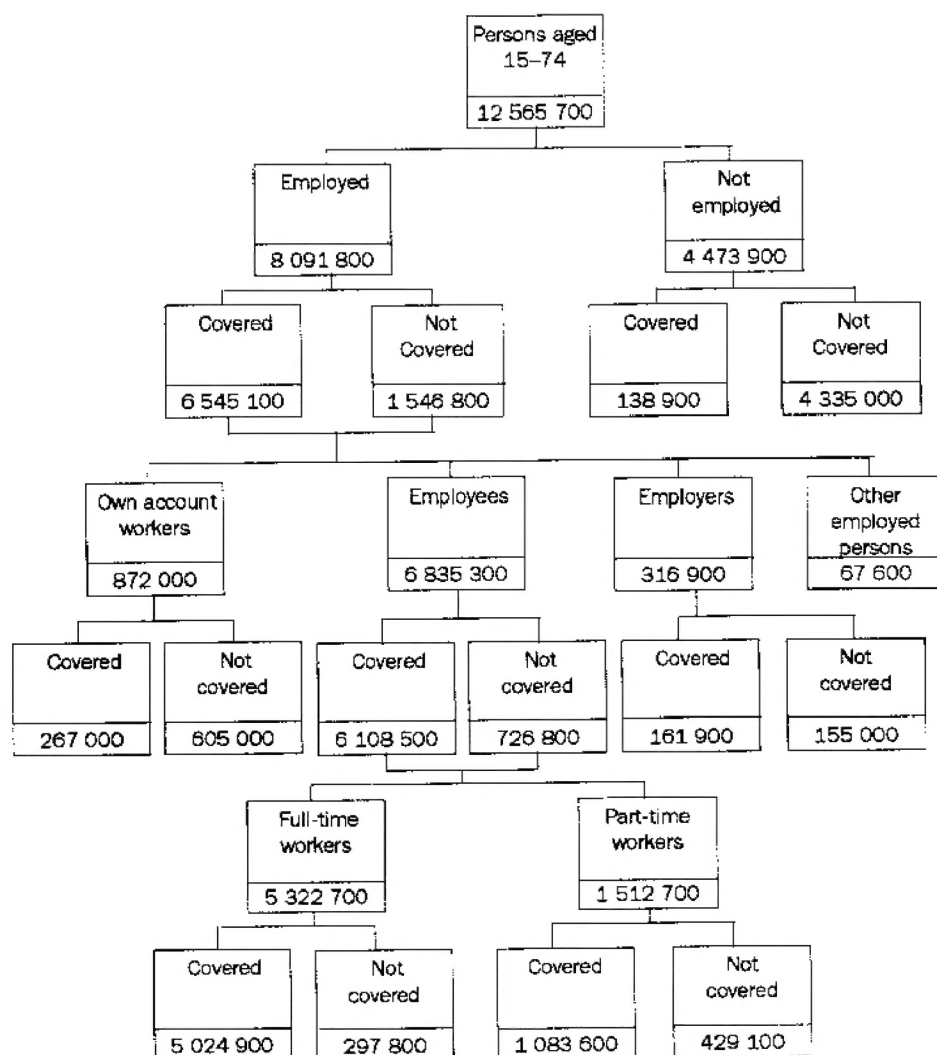
### OVERVIEW

In November 1995, there were 12,565,700 persons aged 15–74 in Australia. Some 8,091,800 (64%) of these persons were employed, of whom 6,545,100 (81%) were covered by superannuation — that is, they were personally contributing to a superannuation scheme and/or their employer or business was contributing to a superannuation scheme on their behalf.

This represents a similar level of superannuation coverage amongst employed persons to November 1993 (80% covered) and is significantly higher than in November 1991 (71% covered) (table 1).

### SUPERANNUATION COVERAGE

## 1 PERSONS AGED 15–74: SUPERANNUATION COVERAGE



Source: Tables 1, 8 and 11.

### Employed persons

In November 1991, 79% of full-time workers were covered by a superannuation scheme. This increased to 86% in November 1993 and increased again to 87% in November 1995. Similarly, the proportion of part-time workers who were covered increased from 44% in November 1991, to 61% in November 1993, and then to 62% in November 1995.

For the purposes of this survey, part-time workers excludes those persons who were full-time school students.

Over the period November 1991 to November 1995, the gap narrowed between the proportion of males and the proportion of females covered by superannuation. In November 1991, 75% of employed males and 66% of employed females were covered by a superannuation scheme, compared to 82% of employed males and 79% of employed females in November 1995 (table 1).

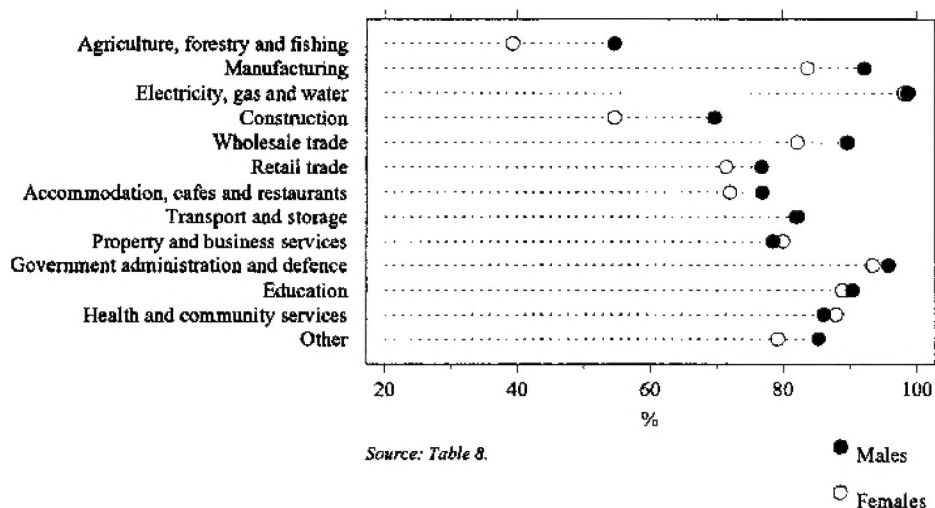
Superannuation coverage was not consistent across age groups. Some 68% of employed persons aged 15–19 were covered by superannuation. Coverage was higher for employed persons aged 20–54 (83%) and those aged 55–64 (74%). However, only 26% of employed persons aged 65–74 were covered.

Although coverage for employed husbands or wives with dependants was approximately equal to that for employed husbands or wives without dependants (82% compared with 80%, respectively), employed lone parents with dependants were less likely to be covered by superannuation than employed lone parents without dependants (78% compared with 84%).

Some 81% of employed persons born in Australia and 82% of employed persons born overseas in a main English speaking country were covered by superannuation compared with 78% of those who were born overseas in other countries.

The Electricity, gas and water supply industry recorded the highest level of superannuation coverage with 99% of all persons employed in this industry covered. Lowest coverage was recorded in the Agriculture, forestry and fishing industry where 50% of workers were covered.

## 2 EMPLOYED PERSONS AGED 15–74: PROPORTION COVERED BY SUPERANNUATION AND INDUSTRY



Persons employed as Para-professionals had the highest level of coverage of all the occupation groups (92%), followed by Professionals and Clerks (both 87%). The occupation groups with the lowest level of coverage were Managers and administrators (72%), Labourers and related workers (76%) and Salespersons and personal service workers (76%).



Of the various categories of employed persons, employees had the highest level of superannuation coverage with 89% covered (91% of males and 87% of females). In comparison, the level of coverage amongst employers was 51% (56% of males and 41% of females), whilst for own account workers, only 31% (36% of males and 19% of females) were covered by superannuation (table 8).

The level of coverage for employers and own account workers has fallen since the last survey. In November 1993, 55% of employers and 36% of own account workers were covered.

**Employees** Some 95% of public sector employees and 88% of private sector employees were covered by superannuation in November 1995.

The rate of coverage was higher amongst permanent employees (97%) than casual employees (65%). Some 98% of permanent full-time employees were covered by superannuation compared with 94% of permanent part-time employees. For casual part-time employees, the superannuation coverage was 59% (table 11).

A greater proportion of employees who were members of a trade union were covered by superannuation than employees who were not members of a trade union (97% compared with 85%).

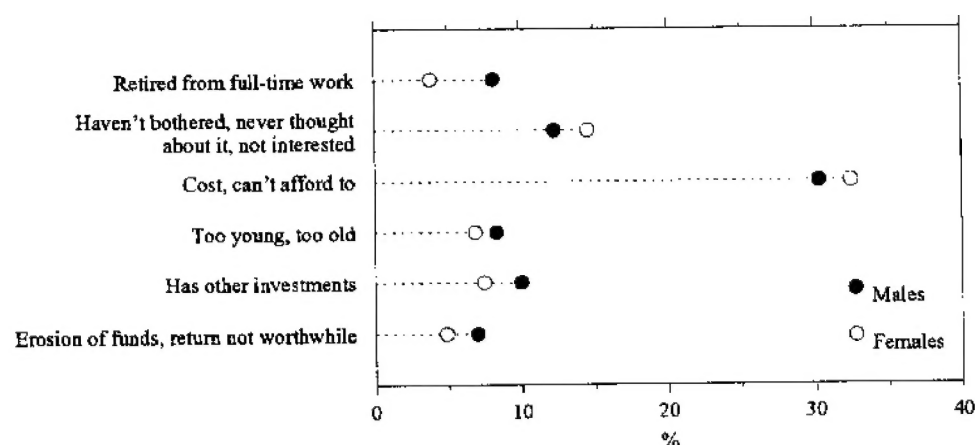
Employees aged 45-74 with higher incomes were more likely to be covered by superannuation than those with lower incomes. Some 56% of those earning under \$200 a week were covered, compared with 88% of those earning at least \$200 but less than \$400 a week, 96% of those earning at least \$400 but less than \$600 a week, and 98% of those earning \$600 and over a week (table 11).

## PERSONS NOT COVERED BY A SUPERANNUATION SCHEME

In November 1995, there were 3,072,800 persons aged 45-74 not covered by superannuation. Of these, 70% (2,160,300) had ceased full-time work, 18% (555,900) had not ceased full-time work and 12% (356,500) had never worked full time or had not decided (or it could not be determined) whether they would work full time in the future (table 5).

Some 531,100 employed persons aged 45-74 were not covered by a superannuation scheme. Of these, 31% said that they were not making personal contributions because the cost was too high or they could not afford to. A further 13% stated that they had not bothered, had never thought about or were not interested in making personal contributions (table 10).

## 3 EMPLOYED PERSONS AGED 45-74 NOT COVERED BY A SUPERANNUATION SCHEME: SELECTED REASONS NOT CONTRIBUTING PERSONALLY



Source: Table 10.

## TYPE OF SUPERANNUATION COVERAGE

In November 1995, there were 6,108,500 employees aged 15–74 who were covered by superannuation. Some 43% of these persons had both employer and personal contributions (compared with 47% in November 1993) and the employer paid all contributions for a further 54% (compared with 50% in November 1993).

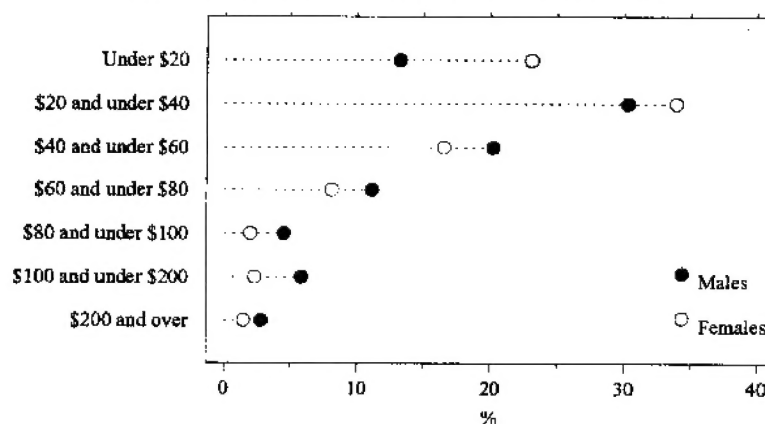
Compared with female employees, a higher proportion of male employees in every industry and occupation group had both employer and personal contributions. The employer paid all contributions for a larger proportion of females than males in every occupation group and in every industry except the Agriculture, forestry and fishing industry (table 12).

Some 69% of persons aged 45–74 covered by superannuation had funds in only one account. This included persons who had one account (only) to which both personal and employer/business contributions were being made. A further 22% had funds in two accounts, 6% had funds in three or more accounts, and for the remaining 3%, the number of accounts was not known or could not be determined. (table 2).

## CONTRIBUTIONS

Some 795,500 males and 416,900 females aged 45–74 were making personal contributions to a superannuation scheme. On average, males personally contributed more than females (\$55 a week compared with \$40 a week). Personal contributions were compulsory for 34% of this group. Some 23% of those for whom contributions were compulsory contributed more than the required amount (table 3).

### 4 PERSONS AGED 45–74 MAKING PERSONAL CONTRIBUTIONS TO A SUPERANNUATION SCHEME: OWN WEEKLY CONTRIBUTIONS



Source: Table 3.

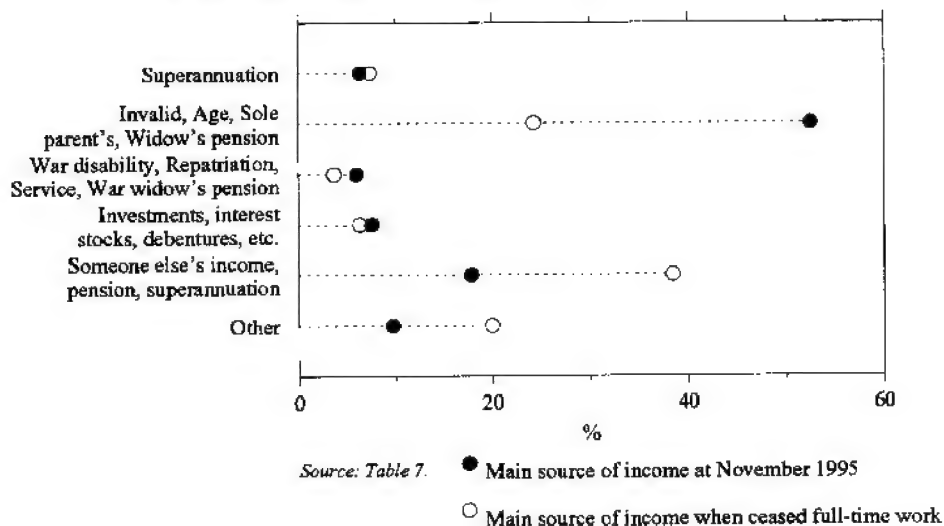
Of the 969,100 employees aged 45–74 making personal contributions to a superannuation scheme, 20% were contributing under 4% of their earnings, 32% were contributing at least 4% but less than 6% of their earnings, 23% were contributing at least 6% but less than 10% of their earnings, and 14% were contributing 10% or more of their earnings to a superannuation scheme (or schemes) (table 13).

## MAIN SOURCE OF INCOME

Overall, there were 2,160,300 persons aged 45–74 who had ceased full-time work and were not covered by superannuation in November 1995. More than half (53%) of these persons reported that their main source of income in November 1995 was some form of government pension (Invalid, Age, Sole parent's or Widow's pension). Other common main sources of income were: Someone else's income (18%); Investments, interest, stocks, debentures, etc. (8%); and Superannuation (6%). Of those reporting that their main source of income in November 1995 was Someone else's income, 68% had ceased full-time work 10 or more years ago.

Of the persons aged 45–74 who had ceased full-time work and were not covered by superannuation, some 41% had changed their main source of income since they ceased full-time work. Of the persons whose main source of income when they ceased full-time work was superannuation, 27% had changed their main source of income since they ceased full-time work. Only 3% of those whose main source of income when they ceased full-time work was some form of government pension had changed their main income source (table 7).

## 5 PERSONS AGED 45–74 WHO WERE NOT COVERED BY A SUPERANNUATION SCHEME AND HAD CEASED FULL-TIME WORK



Some 1,619,700 persons aged 45–74 were covered by superannuation and had not ceased full-time work. Amongst this group, the most commonly reported expected main sources of income after ceasing full-time work were Superannuation (36%), Invalid, Age, Sole parent's, Widow's pension (21%), and Investments, interest, stocks, debentures, etc. (10%). A further 14% did not know what their main source of income would be after ceasing full-time work (table 4).

## PAYMENTS FROM SUPERANNUATION SCHEMES

Of the 1,953,900 persons aged 45–74 with superannuation coverage, 68% expected to receive a lump sum payment from their superannuation scheme(s), 11% did not expect to receive a lump sum payment, and 21% did not know whether they would receive a lump sum payment.

Of the 1,323,100 expecting to receive a lump sum payment, 22% intended to invest the money elsewhere, 20% intended to roll it over (or invest it in an approved deposit fund, deferred annuity or other superannuation scheme), and 38% did not know what they would do with the money.

The longer a person had been a member of a superannuation scheme the more likely they were to intend to roll over the lump sum. Some 9% of persons who had been in a superannuation scheme for less than 5 years intended to roll over their lump sum compared with 25% of those who had been in a scheme for 20 years or more (table 4).

Some 87% of persons aged 45–74 with superannuation coverage were employees. Of these, 55% expected to receive only a lump sum on retirement, 13% expected to receive a lump sum and a pension, 8% expected to receive a pension only, and 24% did not know what type of payment they would receive (table 14).

**TABLE 1. PERSONS AGED 15 TO 74: LABOUR FORCE STATUS, AGE AND WHETHER COVERED BY A  
SUPERANNUATION SCHEME, NOVEMBER 1991, NOVEMBER 1993 AND NOVEMBER 1995**  
'000

	Covered			Not covered			Total		
	November 1991	November 1993	November 1995	November 1991	November 1993	November 1995	November 1991	November 1993	November 1995
<b>MALES</b>									
<i>Labour force status —</i>									
Employed	3,290.7	3,625.0	3,775.8	1,079.1	792.1	830.6	4,369.7	4,417.1	4,606.4
Full time	3,186.0	3,457.0	3,570.9	823.6	590.3	606.4	4,009.7	4,047.4	4,177.4
Part time	104.7	168.0	204.9	255.4	201.8	224.1	360.1	369.8	429.0
Unemployed	39.9	24.0	18.0	443.5	493.4	396.8	483.5	517.3	414.8
Looking for full-time work	38.8	22.0	16.6	425.2	471.8	374.7	464.0	493.8	391.3
Looking for part-time work	*1.2	*2.0	*1.3	18.3	21.6	22.1	19.4	23.6	23.5
Not in the labour force	34.7	25.7	30.7	1,111.9	1,213.9	1,225.2	1,146.6	1,239.6	1,255.9
<i>Age (years) —</i>									
15 – 19	113.7	135.3	150.1	239.1	181.3	164.3	352.8	316.7	314.5
20 – 24	351.9	419.6	440.0	329.3	295.0	261.5	681.2	714.6	701.5
25 – 34	975.7	1,024.9	1,039.9	419.8	376.7	356.5	1,395.5	1,401.6	1,396.4
35 – 44	945.4	1,016.3	1,028.8	371.4	327.9	332.5	1,316.8	1,344.2	1,361.3
45 – 54	678.1	752.3	817.2	303.6	325.3	328.2	981.7	1,077.6	1,145.4
55 – 64	289.4	307.2	329.1	441.4	434.4	430.8	730.8	741.6	759.9
65 – 74	11.1	19.0	19.3	529.9	558.8	578.8	541.0	577.8	598.1
<b>Total</b>	<b>3,365.3</b>	<b>3,674.7</b>	<b>3,824.5</b>	<b>2,634.5</b>	<b>2,499.3</b>	<b>2,452.6</b>	<b>5,999.8</b>	<b>6,174.1</b>	<b>6,277.1</b>
<b>FEMALES</b>									
<i>Labour force status —</i>									
Employed	2,043.8	2,520.5	2,769.3	1,074.3	700.6	716.2	3,118.1	3,221.1	3,485.5
Full time	1,439.3	1,662.6	1,821.8	431.0	247.8	230.2	1,870.3	1,910.4	2,052.1
Part time	604.5	857.9	947.4	643.3	452.8	486.0	1,247.8	1,310.7	1,433.4
Unemployed	12.6	12.8	12.7	278.5	340.1	269.9	291.1	352.9	282.7
Looking for full-time work	7.8	8.5	7.7	220.4	263.0	200.7	228.3	272.5	208.4
Looking for part-time work	4.7	*4.3	5.0	58.1	76.2	69.2	62.8	80.5	74.2
Not in the labour force	58.6	65.2	77.6	2,520.1	2,525.0	2,443.0	2,578.7	2,590.2	2,520.5
<i>Age (years) —</i>									
15 – 19	76.3	89.8	113.6	235.3	178.1	168.1	311.6	267.9	281.6
20 – 24	300.1	388.0	402.5	384.8	323.1	287.2	684.9	711.1	689.6
25 – 34	599.2	713.4	779.7	802.6	695.6	636.6	1,401.8	1,409.0	1,416.3
35 – 44	618.2	736.2	775.5	695.8	611.8	602.3	1,314.0	1,348.0	1,377.8
45 – 54	402.8	522.4	616.8	532.1	509.1	494.3	934.9	1,031.5	1,111.1
55 – 64	111.8	137.4	162.8	609.0	592.0	585.1	720.8	729.4	747.9
65 – 74	6.5	11.3	8.7	631.3	656.0	655.5	619.8	667.4	664.2
<b>Total</b>	<b>2,114.9</b>	<b>2,598.5</b>	<b>2,859.5</b>	<b>3,872.9</b>	<b>3,565.8</b>	<b>3,429.1</b>	<b>5,987.9</b>	<b>6,164.2</b>	<b>6,288.6</b>
<b>PERSONS</b>									
<i>Labour force status —</i>									
Employed	5,334.5	6,145.5	6,545.1	2,153.4	1,492.7	1,546.8	7,487.9	7,638.2	8,091.8
Full time	4,625.3	5,119.6	5,392.8	1,254.7	838.1	836.7	5,880.0	5,957.7	6,229.4
Part time	709.2	1,025.9	1,152.3	898.7	654.6	710.1	1,607.9	1,680.5	1,862.4
Unemployed	52.5	36.8	30.7	722.0	833.5	666.8	774.5	870.3	697.5
Looking for full-time work	46.6	30.5	24.3	645.7	735.7	575.4	692.3	766.2	599.7
Looking for part-time work	5.9	6.3	6.4	76.4	97.8	91.3	82.3	104.1	97.7
Not in the labour force	93.2	90.9	108.2	3,632.0	3,738.9	3,668.2	3,725.2	3,829.8	3,776.4
<i>Age (years) —</i>									
15 – 19	190.0	225.2	263.7	474.4	359.4	332.4	664.4	584.6	596.1
20 – 24	652.0	807.6	842.5	714.1	618.1	548.7	1,366.1	1,425.7	1,391.1
25 – 34	1,574.9	1,738.3	1,819.6	1,222.4	1,072.3	993.1	2,797.3	2,810.6	2,812.7
35 – 44	1,563.6	1,752.5	1,804.3	1,067.2	939.7	934.8	2,630.8	2,692.2	2,739.1
45 – 54	1,080.9	1,274.7	1,433.9	835.7	834.4	822.6	1,916.6	2,109.1	2,256.5
55 – 64	401.2	444.6	491.9	1,050.4	1,026.4	1,015.9	1,451.6	1,471.0	1,507.8
65 – 74	17.5	30.4	28.0	1,143.4	1,214.8	1,234.3	1,160.9	1,245.2	1,262.3
<b>Total</b>	<b>5,480.2</b>	<b>6,273.2</b>	<b>6,684.0</b>	<b>6,507.5</b>	<b>6,065.1</b>	<b>5,881.7</b>	<b>11,987.7</b>	<b>12,338.3</b>	<b>12,565.7</b>

TABLE 2. PERSONS AGED 45 TO 74: NUMBER OF SUPERANNUATION ACCOUNTS, AGE AND TYPE OF SUPERANNUATION COVERAGE, NOVEMBER 1995  
'000

	Type of superannuation coverage							Total	Total
	Covered				Not covered				
	Personal and employer/business contributions	Personal contributions only	Employer/business contributions only	Total	Previously covered	Not previously covered	Total		
MALES									
Number of superannuation accounts —									
None	..	..	..	..	572.0	508.6	1,080.6	1,080.6	
One	303.9	159.3	306.1	769.3	90.2	..	90.2	859.4	
Two	203.4	34.0	36.9	274.3	14.2	..	14.2	288.5	
Three or more	62.0	11.1	10.0	83.1	*2.8	..	*2.8	85.9	
Did not know	4.6	*0.4	*0.4	5.4	*1.2	..	*1.2	6.6	
Not determined	11.8	5.0	16.7	33.5	148.8	..	148.8	182.3	
Age (years) —									
45-54	428.7	142.9	245.5	817.2	187.4	140.8	328.2	1,145.4	
55-64	151.9	61.0	116.3	329.1	281.3	149.5	430.8	759.9	
65-74	5.1	6.0	8.3	19.3	360.5	218.3	578.8	598.1	
Total	585.7	209.8	370.1	1,165.6	829.2	508.6	1,337.8	2,503.4	
FEMALES									
Number of superannuation accounts —									
None	..	..	..	..	286.4	1,278.3	1,564.7	1,564.7	
One	181.8	71.5	327.0	580.2	64.8	..	64.8	645.1	
Two	114.8	11.0	26.6	152.4	8.0	..	8.0	160.4	
Three or more	26.5	*1.9	5.2	33.6	*1.5	..	*1.5	35.1	
Did not know	*0.2	*0.5	*0.0	*0.7	*0.7	..	*0.7	*1.4	
Not determined	7.1	*1.6	12.6	21.4	95.2	..	95.2	116.5	
Age (years) —									
45-54	265.7	59.7	291.3	616.8	169.6	324.8	494.3	1,111.1	
55-64	62.9	24.1	75.8	162.8	175.1	410.0	585.1	747.9	
65-74	*1.8	*2.6	*4.3	8.7	112.0	543.5	655.5	664.2	
Total	330.4	86.5	371.4	788.2	456.7	1,278.3	1,735.0	2,523.2	
PERSONS									
Number of superannuation accounts —									
None	..	..	..	..	858.5	1,786.9	2,645.4	2,645.4	
One	485.7	230.7	633.1	1,349.5	155.0	..	155.0	1,504.5	
Two	318.2	45.0	63.5	426.7	22.2	..	22.2	449.0	
Three or more	88.5	13.0	15.2	116.7	*4.3	..	*4.3	120.9	
Did not know	4.8	*0.9	*0.4	6.1	*1.9	..	*1.9	8.0	
Not determined	18.9	6.7	29.4	54.9	244.0	..	244.0	298.9	
Age (years) —									
45-54	694.4	202.7	536.9	1,433.9	357.0	465.6	822.6	2,256.5	
55-64	214.7	85.0	192.1	491.9	456.4	559.5	1,015.9	1,507.8	
65-74	6.9	8.6	12.5	28.0	472.5	761.8	1,234.3	1,262.3	
Total	916.1	296.3	741.5	1,953.9	1,285.9	1,786.9	3,072.8	5,026.6	

**TABLE 3. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME, AGE AND WHETHER PERSONALLY CONTRIBUTING MORE THAN REQUIRED TO SUPERANNUATION SCHEME, NOVEMBER 1995**

Own weekly contributions to superannuation scheme (\$)	Whether personally contributing more than required to superannuation scheme						Total
	Makes personal contributions				Employer/ business contri- butions only		
	Age (years)	Personal contributions compulsory	Personal contri- butions not compulsory	More than required amount only			
45-54	55-74						
MALES							
				— '000 —			
Makes personal contributions	571.6	223.9	67.1	207.4	521.0	..	795.5
Under 20	67.1	37.7	5.3	22.7	76.9	..	104.8
20 and under 40	175.4	65.8	14.4	64.9	161.9	..	241.2
40 and under 60	119.8	40.9	14.4	53.9	92.4	..	160.6
60 and under 80	66.1	22.2	9.2	23.7	55.4	..	88.3
80 and under 100	24.5	11.2	7.9	9.7	18.1	..	35.8
100 and under 200	34.8	11.4	7.9	10.0	28.4	..	46.2
200 and over	15.5	7.0	4.6	*1.3	16.6	..	22.5
Did not know	68.3	27.6	*3.5	21.2	71.2	..	95.9
Employer/business contributions only	245.5	124.6	..	..	..	370.1	370.1
Total	817.2	348.5	67.1	207.4	521.0	370.1	1,165.6
Average own weekly contributions(a)	55	55	77	— \$ — 47	55	..	55
FEMALES							
				— '000 —			
Makes personal contributions	325.5	91.4	28.2	108.0	280.7	..	416.9
Under 20	76.8	19.3	*3.0	25.9	67.2	..	96.1
20 and under 40	110.0	31.3	5.7	40.4	95.1	..	141.2
40 and under 60	54.9	14.0	7.0	16.2	45.6	..	68.9
60 and under 80	26.7	6.9	7.0	9.1	17.5	..	33.6
80 and under 100	5.7	*2.6	*1.1	*1.3	5.9	..	8.3
100 and under 200	7.1	*2.5	*1.4	*1.6	6.6	..	9.6
200 and over	5.2	*1.1	*0.9	*0.3	5.2	..	6.3
Did not know	39.0	13.7	*2.0	13.1	37.6	..	52.7
Employer/business contributions only	291.3	80.1	..	..	..	371.4	371.4
Total	616.8	171.5	28.2	108.0	280.7	371.4	788.2
Average own weekly contributions(a)	40	39	57	— \$ — 33	41	..	40
PERSONS							
				— '000 —			
Makes personal contributions	897.1	315.3	95.3	315.3	801.7	..	1,212.4
Under 20	144.0	57.0	8.3	48.6	144.1	..	201.0
20 and under 40	285.4	97.1	20.1	105.3	257.0	..	382.5
40 and under 60	174.6	54.9	21.4	70.1	138.0	..	229.5
60 and under 80	92.8	29.1	16.2	32.8	72.9	..	121.9
80 and under 100	30.3	13.8	9.0	11.1	24.0	..	44.1
100 and under 200	41.9	14.0	9.3	11.6	35.0	..	55.9
200 and over	20.8	8.1	5.5	*1.6	21.8	..	28.9
Did not know	107.3	41.3	5.6	34.3	108.8	..	148.6
Employer/business contributions only	536.9	204.7	..	..	..	741.5	741.5
Total	1,433.9	519.9	95.3	315.3	801.7	741.5	1,953.9
Average own weekly contributions(a)	49	50	71	— \$ — 42	50	..	50

(a) Excludes categories 'Did not know' and 'Employer/business contributions only'.

**TABLE 4. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME, EXPECTED TIME UNTIL CEASES FULL-TIME WORK AND TIME IN MAIN SUPERANNUATION SCHEME, NOVEMBER 1995**

	Time in main superannuation scheme (years)					Total		
	Under 5	5 and under 10	10 and under 15	15 and under 20	20 and over	Males	Females	Persons
<i>Expected main source of income after ceasing full-time work —</i>								
Had not ceased full-time work	508.6	475.0	248.2	148.0	240.0	1,111.1	508.6	1,619.7
Accumulated leave, compensation	*0.0	*0.0	*0.0	*0.0	*0.4	*0.4	*0.0	*0.4
Superannuation	103.6	137.4	101.6	78.0	158.7	454.1	125.2	579.3
Life assurance, other retirement schemes, pension from deferred annuity	5.1	*4.2	*4.0	*1.8	*0.7	10.7	5.1	15.9
Invalid, Age, Sole parent's, Widow's pension	140.3	116.8	47.6	15.4	22.4	221.3	121.0	342.4
War disability, Repatriation, Service, War widow's pension	*3.9	*1.9	*0.6	*0.8	*0.1	6.8	*0.4	7.2
Unemployment, Sickness, Special benefit	*4.3	*3.2	*0.8	*0.8	*1.4	7.4	*3.1	10.5
Rent, farm, business, property	18.9	18.1	8.1	*4.3	4.9	38.5	15.8	54.3
Investments, interest, stocks, debentures, etc.	58.0	41.6	22.0	16.0	20.6	114.6	43.6	158.2
Savings, sale of assets	14.9	10.2	5.5	*1.7	*2.4	23.2	11.5	34.7
Part-time work	*0.2	*1.2	*0.5	*0.8	*0.0	*1.9	*0.8	*2.8
Dependent on someone else's income, pension, superannuation	45.0	43.7	11.6	*3.3	*2.7	18.8	87.5	106.3
Other	*1.3	*0.6	*0.4	*0.2	*0.1	*1.6	*1.0	*2.6
Did not know	80.5	76.4	31.6	19.3	19.7	148.4	79.2	227.5
Will never cease full-time work	32.5	19.7	13.8	5.5	5.9	63.3	14.1	77.4
Had ceased full-time work	136.4	95.3	28.5	12.5	9.7	46.4	235.9	282.3
Had never worked full time	9.5	8.9	4.6	*0.7	*0.7	*0.5	23.8	24.3
Had not decided whether ceased full-time work	15.6	6.7	*1.7	*1.7	*0.7	7.4	18.9	26.3
Not determined	*0.5	*0.7	*0.0	*0.0	*0.0	*0.3	*1.0	*1.2
<i>Intended disbursement of lump sum payment from superannuation scheme —</i>								
Expected to receive a lump sum payment	415.1	406.3	205.0	114.7	182.0	783.5	539.6	1,323.1
Roll it over, invest in an ADF, deferred annuity or other superannuation scheme	57.8	76.0	41.8	29.0	62.0	181.7	84.9	266.6
Purchase an immediate annuity	*1.9	*1.8	*1.7	*1.0	*1.1	4.8	*2.7	7.5
Invest the money elsewhere	90.0	85.3	45.4	25.9	39.9	162.9	123.6	286.5
Pay off home, pay for home improvements, buy new home	34.8	33.7	16.1	9.0	12.1	63.3	42.5	105.8
Buy or pay off car, vehicle	4.5	6.7	*3.4	*1.1	*1.5	8.3	9.1	17.3
Clear other outstanding debts	15.5	10.2	*3.7	*3.0	*4.3	19.1	17.6	36.7
Pay for a holiday	27.2	17.3	7.8	*3.9	*2.9	25.6	33.5	59.2
Assist family members	*3.2	*3.7	*0.8	*0.7	*1.4	5.7	*4.1	9.8
Other	12.9	9.3	*3.6	*1.9	*3.7	15.5	16.0	31.4
Did not know	167.1	162.3	80.7	39.3	52.8	296.6	205.6	502.2
Did not expect to receive a lump sum payment	105.7	56.8	22.4	12.9	23.7	132.6	88.8	221.5
Did not know whether would receive a lump sum payment	149.8	123.5	55.5	35.2	45.3	249.5	159.9	409.3
<i>Expected time until ceases full-time work —</i>								
Had not ceased full-time work	508.6	475.0	248.2	148.0	240.0	1,111.1	508.6	1,619.7
Under 5 years	45.9	49.8	23.6	20.6	43.0	113.3	69.6	182.9
5 and under 10 years	85.7	98.2	51.2	32.1	69.5	228.0	108.6	336.6
10 and under 15 years	75.5	80.5	46.4	26.7	40.8	193.6	76.4	269.9
15 and under 20 years	62.5	59.5	30.0	14.1	13.0	149.0	30.0	179.1
20 years and over	15.8	11.3	*4.2	*2.7	*1.4	27.9	7.6	35.4
Will never cease full-time work	32.5	19.7	13.8	5.5	5.9	63.3	14.1	77.4
Had not decided age will cease full-time work	190.6	156.0	79.1	46.4	66.3	336.0	202.4	538.3
Had ceased full-time work	136.4	95.3	28.5	12.5	9.7	46.4	235.9	282.3
Had never worked full time	9.5	8.9	4.6	*0.7	*0.7	*0.5	23.8	24.3
Had not decided whether ceased full-time work	15.6	6.7	*1.7	*1.7	*0.7	7.4	18.9	26.3
Not determined	*0.5	*0.7	*0.0	*0.0	*0.0	*0.3	*1.0	*1.2
<b>Total</b>	<b>670.6</b>	<b>586.5</b>	<b>282.9</b>	<b>162.9</b>	<b>251.0</b>	<b>1,165.6</b>	<b>788.2</b>	<b>1,953.9</b>

**TABLE 5. PERSONS AGED 45 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: MAIN SOURCE OF INCOME WHEN CEASED FULL-TIME WORK, DISBURSEMENT OF LARGEST AMOUNT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME AND TIME IN PREVIOUS SUPERANNUATION SCHEME, NOVEMBER 1995**  
'000

	Time in previous superannuation scheme (years)						Not previously covered	Total		
	Previously covered					Males		Females	Persons	
	Under 5	5 and under 10	10 and under 15	15 and under 20	20 and over					
<i>Main source of income when ceased full-time work—</i>										
Had ceased full-time work	205.4	169.7	158.1	97.0	298.6	1,231.6	903.5	1,256.8	2,160.3	
Accumulated leave, compensation	5.0	*4.3	7.0	*2.3	7.0	16.1	31.8	10.0	41.8	
Superannuation	*3.7	*4.4	12.7	18.6	119.1	*0.5	132.0	26.9	158.9	
Life assurance, other retirement schemes	*0.6	*2.1	*1.8	*1.9	10.8	*3.9	16.2	4.9	21.1	
Invalid, Age, Sole parent's, Widow's pension	57.3	47.1	53.5	32.7	49.3	283.4	313.8	209.5	523.3	
War disability, Repatriation, Service, War widow's pension	6.7	9.3	7.6	5.9	8.5	42.6	56.6	24.2	80.8	
Unemployment, Sickness, special benefit	19.6	15.2	15.8	5.6	13.2	78.2	113.3	34.4	147.8	
Rent, farm, business, property	5.2	*4.5	*3.9	*1.3	4.6	34.8	26.4	27.8	54.2	
Investments, interest, stocks, debentures, etc.	9.0	14.0	13.8	8.9	45.1	46.2	91.6	45.4	137.0	
Savings, sale of assets	7.6	4.9	5.6	*3.9	12.9	38.3	49.4	23.8	73.2	
Part-time work	11.6	7.1	4.6	*3.8	11.4	33.4	32.3	39.6	72.0	
Someone else's income, pension, superannuation	76.1	55.2	30.6	11.6	13.4	643.1	28.6	801.3	829.9	
Other	*2.8	*1.4	*1.3	*0.5	*3.3	11.1	11.4	8.9	20.3	
Had not ceased full-time work	118.8	62.6	45.4	24.6	54.7	249.8	393.4	162.5	555.9	
Had never worked full time	10.8	5.8	*1.6	*2.4	*1.9	281.2	19.2	284.5	303.7	
Had not decided whether ceased full-time work	10.3	6.2	*3.1	*1.9	5.7	21.7	18.8	30.2	48.9	
Not determined	*0.3	*0.5	*0.2	*0.2	*0.0	*2.7	*2.8	*1.1	*3.9	
<i>Disbursement of largest amount of lump sum payment from superannuation scheme—</i>										
Had ceased full-time work	205.4	169.7	158.1	97.0	298.6	1,231.6	903.5	1,256.8	2,160.3	
Previously covered	205.4	169.7	158.1	97.0	298.6	..	576.1	352.7	928.8	
In previous scheme for one year or more	172.4	169.7	158.1	97.0	298.6	..	563.4	332.5	895.8	
Received lump sum less than two years ago	25.3	27.6	15.8	13.0	32.3	..	67.4	46.6	114.0	
Rolled it over, invested in an ADF, deferred annuity or other superannuation scheme	*2.9	6.2	*4.2	5.2	16.2	..	23.0	11.7	34.7	
Purchased an immediate annuity	*0.0	*0.3	*0.2	*0.6	*0.4	..	*1.3	*0.3	*1.6	
Invested money elsewhere, personal savings, bank	7.7	9.3	6.0	*3.1	9.0	..	21.9	13.2	35.1	
Paid off home, paid for home improvements, bought new home	*4.4	*3.7	*1.9	*2.5	*2.7	..	6.8	8.5	15.3	
Bought or paid off vehicle	*0.4	*1.9	*1.0	*0.4	*1.6	..	*4.1	*1.2	5.3	
Cleared other outstanding debts	*3.9	*2.9	*0.9	*0.2	*0.8	..	5.2	*3.6	8.8	
Paid for a holiday	*0.8	*0.6	*0.8	*0.2	*0.1	..	*1.3	*1.3	*2.5	
Assisted family members	*0.5	*0.0	*0.0	*0.0	*0.7	..	*0.7	*0.5	*1.2	
Other	4.8	*2.7	*0.6	*0.7	*0.7	..	*3.2	6.3	9.6	
Received lump sum more than two years ago	96.6	107.8	111.2	67.6	208.9	..	391.5	200.5	592.1	
Never received a lump sum payment	50.4	34.2	31.2	16.4	57.4	..	104.4	85.3	189.7	
In previous scheme for less than one year	32.9	..	..	..	..	..	12.7	20.2	32.9	
Not previously covered	..	..	..	..	..	1,231.6	327.4	904.1	1,231.6	
Had not ceased full-time work	118.8	62.6	45.4	24.6	54.7	249.8	393.4	162.5	555.9	
Other(a)	21.5	12.5	4.9	*4.5	7.6	305.5	40.8	315.7	356.5	
Total	345.6	244.8	208.5	126.1	360.9	1,786.9	1,337.8	1,735.0	3,072.8	

(a) Includes categories 'Had never worked full time', 'Had not decided whether ceased full-time work' and 'Not determined'.



**TABLE 6. PERSONS AGED 45 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: AMOUNT OF LUMP SUM PAYMENT RECEIVED, WHETHER PRESERVED SOME FUNDS IN A SUPERANNUATION SCHEME FOR FUTURE USE, AGE AND WHETHER HAD CEASED FULL-TIME WORK, NOVEMBER 1995**

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	Age (years)			Whether had ceased full-time work			Total
	45-54	55-64	65-74	Had ceased full-time work	Had not ceased full-time work	Other(a)	
MALES							
Amount of lump sum payment received (\$) —							
Previously covered	187.4	281.3	360.5	576.1	235.6	17.5	829.2
In previous scheme for one year or more	170.9	270.2	354.9	563.4	217.4	15.3	796.1
Received a lump sum payment	83.0	200.8	303.2	458.9	117.9	10.1	586.9
More than two years ago	61.9	148.5	272.5	391.5	85.7	5.7	483.0
In the last two years	21.1	52.2	30.7	67.4	32.2	*4.4	104.0
Under 5,000	*3.3	11.0	5.8	12.7	6.4	*1.1	20.1
5,000 and under 20,000	*2.8	8.8	5.5	12.8	*4.3	*0.0	17.1
20,000 and under 60,000	5.0	11.9	6.5	15.2	7.4	*0.8	23.5
60,000 and under 100,000	*2.7	8.4	4.7	10.7	*4.1	*1.0	15.8
100,000 and under 200,000	4.9	6.7	5.5	10.0	5.6	*1.5	17.2
200,000 and over	*1.3	5.3	*2.2	5.4	*3.4	*0.0	8.8
Did not know	*0.9	*0.1	*0.5	*0.6	*0.9	*0.0	*1.5
Did not receive a lump sum payment	87.9	69.5	51.8	104.4	99.5	5.2	209.2
In previous scheme for less than one year	16.4	11.1	5.6	12.7	18.2	*2.2	33.1
Not previously covered	140.8	149.5	218.3	327.4	157.9	23.3	508.6
Whether preserved some funds in a superannuation scheme for future use —							
Previously covered	187.4	281.3	360.5	576.1	235.6	17.5	829.2
In previous scheme for one year or more	170.9	270.2	354.9	563.4	217.4	15.3	796.1
Preserved some funds	63.2	37.3	7.9	30.3	75.3	*2.8	108.3
No preserved funds	68.6	191.6	311.9	467.9	94.7	9.5	572.0
Not determined	39.2	41.4	35.2	65.3	47.5	*3.0	115.7
In previous scheme for less than one year	16.4	11.1	5.6	12.7	18.2	*2.2	33.1
Not previously covered	140.8	149.5	218.3	327.4	157.9	23.3	508.6
Total	328.2	430.8	578.8	903.5	393.4	40.8	1,337.8
FEMALES							
Amount of lump sum payment received (\$) —							
Previously covered	169.6	175.1	112.0	352.7	70.5	33.5	456.7
In previous scheme for one year or more	145.8	165.3	109.6	332.5	58.4	29.9	420.8
Received a lump sum payment	68.0	122.9	96.5	247.2	24.0	16.2	287.4
More than two years ago	47.4	89.4	89.9	200.5	14.4	11.8	226.7
In the last two years	20.7	33.5	6.6	46.6	9.6	*4.5	60.7
Under 5,000	12.4	14.5	*2.7	21.5	5.4	*2.8	29.6
5,000 and under 20,000	*3.2	7.7	*1.6	10.0	*1.6	*0.9	12.5
20,000 and under 60,000	*3.3	6.3	*1.7	9.0	*1.6	*0.6	11.3
60,000 and under 100,000	*0.7	*2.3	*0.2	*2.8	*0.2	*0.3	*3.2
100,000 and under 200,000	*0.6	*2.0	*0.0	*2.3	*0.2	*0.0	*2.5
200,000 and over	*0.0	*0.6	*0.0	*0.6	*0.0	*0.0	*0.6
Did not know	*0.5	*0.2	*0.4	*0.4	*0.7	*0.0	*1.0
Did not receive a lump sum payment	77.8	42.4	13.1	85.3	34.4	13.7	133.3
In previous scheme for less than one year	23.8	9.8	*2.4	20.2	12.2	*3.6	35.9
Not previously covered	324.8	410.0	543.5	904.1	91.9	282.2	1,278.3
Whether preserved some funds in a superannuation scheme for future use —							
Previously covered	169.6	175.1	112.0	352.7	70.5	33.5	456.7
In previous scheme for one year or more	145.8	165.3	109.6	332.5	58.4	29.9	420.8
Preserved some funds	52.0	20.1	*2.9	42.0	24.1	9.0	75.1
No preserved funds	63.6	125.3	97.6	250.4	20.2	15.9	286.4
Not determined	30.3	19.9	9.1	40.1	14.1	5.1	59.2
In previous scheme for less than one year	23.8	9.8	*2.4	20.2	12.2	*3.6	35.9
Not previously covered	324.8	410.0	543.5	904.1	91.9	282.2	1,278.3
Total	494.3	585.1	655.5	1,256.8	162.5	315.7	1,735.0

(a) Includes categories 'Had never worked full time', 'Had not decided whether ceased full-time work' and 'Not determined'.

**TABLE 6. PERSONS AGED 45 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: AMOUNT OF LUMP SUM PAYMENT RECEIVED, WHETHER PRESERVED SOME FUNDS IN A SUPERANNUATION SCHEME FOR FUTURE USE, AGE AND WHETHER HAD CEASED FULL-TIME WORK, NOVEMBER 1995**  
'000—continued

	<i>Age (years)</i>			<i>Whether had ceased full-time work</i>			<i>Total</i>
	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	<i>Had</i>	<i>Had not</i>	<i>Other(a)</i>	
				<i>ceased</i>	<i>ceased</i>		
				<i>full-time</i>	<i>full-time</i>		
	PERSONS			<i>work</i>	<i>work</i>		
<i>Amount of lump sum payment received (\$) —</i>							
Previously covered	357.0	456.4	472.5	928.8	306.1	51.0	1,285.9
In previous scheme for one year or more	316.8	435.6	464.5	895.8	275.8	45.2	1,216.8
Received a lump sum payment	151.0	323.7	399.6	706.1	141.9	26.3	874.3
More than two years ago	109.3	237.9	362.4	592.1	100.1	17.5	709.6
In the last two years	41.7	85.8	37.2	114.0	41.8	8.9	164.7
Under 5,000	15.7	25.5	8.5	34.2	11.7	*3.8	49.8
5,000 and under 20,000	6.1	16.5	7.0	22.8	5.9	*0.9	29.6
20,000 and under 60,000	8.3	18.2	8.2	24.2	9.1	*1.5	34.7
60,000 and under 100,000	*3.5	10.7	4.9	13.5	*4.3	*1.2	19.1
100,000 and under 200,000	5.5	8.7	5.5	12.4	5.8	*1.5	19.7
200,000 and over	*1.3	5.9	*2.2	6.0	*3.4	*0.0	9.4
Did not know	*1.3	*0.3	*0.9	*1.0	*1.5	*0.0	*2.5
Did not receive a lump sum payment	165.7	111.9	64.9	189.7	133.9	18.9	342.5
In previous scheme for less than one year	40.2	20.8	8.0	32.9	30.3	5.7	69.0
Not previously covered	465.6	559.5	761.8	1,231.6	249.8	305.5	1,786.9
<i>Whether preserved some funds in a superannuation scheme for future use —</i>							
Previously covered	357.0	456.4	472.5	928.8	306.1	51.0	1,285.9
In previous scheme for one year or more	316.8	435.6	464.5	895.8	275.8	45.2	1,216.8
Preserved some funds	115.2	57.5	10.8	72.3	99.4	11.8	183.4
No preserved funds	132.1	316.8	409.5	718.2	114.9	25.4	858.5
Not determined	69.5	61.3	44.2	105.4	61.6	8.1	175.0
In previous scheme for less than one year	40.2	20.8	8.0	32.9	30.3	5.7	69.0
Not previously covered	465.6	559.5	761.8	1,231.6	249.8	305.5	1,786.9
<b>Total</b>	<b>822.6</b>	<b>1,015.9</b>	<b>1,234.3</b>	<b>2,160.3</b>	<b>555.9</b>	<b>356.5</b>	<b>3,072.8</b>

(a) Includes categories 'Had never worked full time', 'Had not decided whether ceased full-time work' and 'Not determined'.

**TABLE 7. PERSONS AGED 45 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: MAIN SOURCE OF INCOME WHEN CEASED FULL-TIME WORK, MAIN SOURCE OF INCOME AT NOVEMBER 1995, TIME SINCE CEASED FULL-TIME WORK AND WHETHER HAD CHANGED MAIN SOURCE OF INCOME SINCE CEASED FULL-TIME WORK, NOVEMBER 1995**

'000

	Time since ceased full-time work (years) and whether had changed main source of income since ceased full-time work						
	Under 5		5 and under 10		10 and over		
	Had changed	Had not changed	Had changed	Had not changed	Had changed	Had not changed	Total(a)
Sex—							
Males	87.8	245.3	97.2	196.6	99.1	177.5	1,337.8
Females	42.0	133.9	65.1	130.5	491.6	393.8	1,735.0
Main source of income when ceased full-time work—							
Had ceased full-time work	129.8	379.2	162.3	327.1	590.7	571.3	2,160.3
Accumulated leave, compensation	10.7	*0.7	12.5	*0.4	16.5	*0.9	41.8
Superannuation	13.6	39.5	16.8	36.5	12.6	40.0	158.9
Life assurance, other retirement schemes	*0.8	10.3	*2.5	*3.9	*2.7	*1.0	21.1
Invalid, Age, Sole parent's, Widow's pension	*1.6	164.5	*3.3	163.5	10.2	180.2	523.3
War disability, Repatriation, Service, War widow's pension	*1.1	9.0	*1.4	17.9	4.6	46.9	80.8
Unemployment, Sickness, Special benefit	39.6	23.3	30.0	10.5	37.8	6.7	147.8
Rent, farm, business, property	*1.8	15.0	*3.9	7.1	10.3	16.1	54.2
Investments, interest, stocks, debentures, etc.	7.0	33.1	18.7	32.1	17.7	28.3	137.0
Savings, sale of assets	19.2	11.8	18.7	*4.3	17.1	*2.1	73.2
Part-time work	13.4	*2.7	16.4	*0.8	37.0	*1.6	72.0
Someone else's income, pension, superannuation	19.1	62.5	36.3	46.6	419.0	246.3	829.9
Other	*2.0	6.7	*1.8	*3.5	5.2	*1.2	20.3
Other(a)	..	..	..	..	..	..	912.4
Main source of income at November 1995—							
Had ceased full-time work	129.8	379.2	162.3	327.1	590.7	571.3	2,160.3
Accumulated leave, compensation	*0.0	*0.7	*0.0	*0.4	*0.0	*0.9	*2.1
Superannuation	6.6	39.5	5.8	36.5	9.9	40.0	138.3
Life assurance, other retirement schemes	*2.0	10.3	*3.6	*3.9	5.0	*1.0	25.8
Invalid, Age, Sole parent's, Widow's pension	85.2	164.5	116.0	163.5	424.8	180.2	1,134.2
War disability, Repatriation, Service, War widow's pension	*1.7	9.0	*4.4	17.9	49.3	46.9	129.1
Unemployment, Sickness, Special benefit	9.4	23.3	*3.8	10.5	20.0	6.7	73.6
Rent, farm, business, property	*2.7	15.0	*1.9	7.1	14.9	16.1	57.7
Investments, interest, stocks, debentures, etc.	10.2	33.1	14.5	32.1	45.3	28.3	163.5
Savings, sale of assets	*2.9	11.8	*1.9	*4.3	*2.8	*2.1	25.9
Part-time work	*0.8	*2.7	*0.4	*0.8	*0.1	*1.6	6.4
Someone else's income, pension, superannuation	6.5	62.5	8.9	46.6	14.2	246.3	385.1
Other	*1.8	6.7	*1.1	*3.5	*4.4	*1.2	18.6
Other(a)	..	..	..	..	..	..	912.4
Total	129.8	379.2	162.3	327.1	590.7	571.3	3,072.8

(a) Includes categories 'Had not ceased full-time work', 'Had never worked full time', 'Had not decided whether ceased full-time work' and 'Not determined'.

**TABLE 8. EMPLOYED PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1995**

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— '000 —			— % —			— '000 —		
<i>Age (years) —</i>									
15-19	149.5	112.1	261.6	71.7	64.5	68.4	208.4	173.7	382.1
20-24	434.1	396.8	830.9	81.9	82.2	82.0	530.3	482.7	1,012.9
25-34	1,030.8	744.4	1,775.2	85.4	82.2	84.0	1,207.6	905.5	2,113.0
35-44	1,012.7	752.7	1,765.5	84.5	79.9	82.5	1,198.4	942.3	2,140.8
45-54	807.7	598.9	1,406.6	83.9	81.8	83.0	963.2	731.8	1,695.0
55-64	322.2	156.7	478.9	75.6	70.9	74.0	426.1	221.0	647.1
65-74	18.9	7.5	26.4	26.1	26.5	26.2	72.4	28.4	100.9
<i>Relationship in household —</i>									
Family member	3,104.5	2,287.6	5,392.0	82.3	78.8	80.8	3,771.3	2,903.2	6,674.5
Husband or wife	2,498.7	1,703.2	4,201.9	83.0	78.6	81.2	3,011.6	2,166.2	5,177.8
With dependants	1,556.6	921.1	2,477.7	85.0	76.5	81.6	1,831.5	1,204.3	3,035.8
Without dependants	942.1	782.1	1,724.2	79.8	81.3	80.5	1,180.1	961.9	2,142.0
Lone parent	45.6	191.3	236.8	82.8	78.5	79.3	55.0	243.5	298.5
With dependants	34.8	145.1	179.9	86.3	76.0	77.8	40.3	190.8	231.1
Without dependants	10.8	46.1	56.9	73.3	87.6	84.5	14.7	52.7	67.4
Dependent student	25.3	44.0	69.3	50.3	54.5	52.9	50.3	80.7	131.0
Non-dependent child	475.2	305.4	780.6	82.0	85.5	83.3	579.5	357.3	936.9
Other family person	59.6	43.7	103.4	79.7	78.8	79.3	74.8	55.5	130.3
Non-family member	567.5	396.5	964.0	80.8	84.8	82.4	702.8	467.5	1,170.3
Lone person	281.4	207.1	488.5	79.6	87.3	82.7	353.4	237.1	590.5
Not living alone	286.1	189.4	475.5	81.9	82.2	82.0	349.4	230.4	579.8
Not determined	103.9	85.2	189.1	78.5	74.2	76.5	132.3	114.7	247.1
<i>Birthplace —</i>									
Born in Australia	2,822.6	2,121.1	4,943.7	82.5	79.6	81.2	3,419.8	2,666.4	6,086.1
Born outside Australia	953.3	648.1	1,601.4	80.3	79.1	79.8	1,186.6	819.1	2,005.7
Born in main English speaking countries	425.8	299.8	725.5	83.4	80.2	82.0	510.8	373.6	884.4
Born in other countries	527.5	348.4	875.8	78.1	78.2	78.1	675.8	445.5	1,121.3
<i>Status in employment —</i>									
Employees	3,442.1	2,666.4	6,108.5	91.1	87.2	89.4	3,778.2	3,057.2	6,835.3
Employers	118.7	43.2	161.9	55.8	41.4	51.1	212.6	104.3	316.9
Own account workers	213.0	54.0	267.0	36.0	19.3	30.6	592.2	279.8	872.0
Payment in kind/contributing family workers	*2.0	5.6	7.6	*8.4	12.8	11.3	23.4	44.2	67.6
<i>Industry —</i>									
Agriculture, forestry and fishing	159.5	49.7	209.2	54.7	39.4	50.1	291.6	126.1	417.8
Mining	69.5	8.1	77.6	93.4	92.2	93.2	74.5	8.8	83.3
Manufacturing	741.7	247.7	989.4	92.3	83.7	90.0	803.3	295.8	1,099.1
Electricity, gas and water supply	70.6	14.5	85.0	98.8	98.2	98.7	71.4	14.7	86.2
Construction	364.4	47.7	412.1	69.8	54.7	67.6	522.3	87.1	609.4
Wholesale trade	313.3	130.0	443.4	89.7	82.1	87.3	349.5	158.4	507.9
Retail trade	396.6	389.0	785.5	76.7	71.4	74.0	516.8	544.6	1,061.4
Accommodation, cafes and restaurants	125.4	148.2	273.6	76.8	72.0	74.1	163.3	205.8	369.1
Transport and storage	245.7	67.5	313.2	82.1	81.8	82.0	299.3	82.6	381.9
Communication services	92.7	46.5	139.3	92.7	90.4	92.0	100.0	51.4	151.4
Finance and insurance	131.4	161.8	293.3	94.4	95.4	95.0	139.2	169.6	308.8
Property and business services	337.2	280.1	617.3	78.4	79.9	79.0	430.3	350.7	781.0
Government administration and defence	213.3	155.1	368.4	95.7	93.4	94.7	222.9	166.1	389.1
Education	174.5	360.0	534.5	90.3	88.8	89.3	193.3	405.3	598.6
Health and community services	143.6	502.8	646.4	86.0	87.9	87.5	166.9	571.8	738.7
Cultural and recreational services	73.6	61.2	134.8	73.2	68.1	70.8	100.5	89.9	190.4
Personal and other services	122.8	99.4	222.2	76.2	63.4	69.9	161.2	156.6	317.8
<i>Occupation —</i>									
Managers and administrators	491.6	136.4	628.0	74.9	62.1	71.7	656.7	219.6	876.2
Professionals	590.3	453.8	1,044.1	87.5	87.3	87.4	674.7	519.8	1,194.5
Para-professionals	217.4	219.7	437.1	91.4	93.2	92.3	237.9	235.7	473.7
Tradespersons	854.6	80.2	934.7	81.1	65.6	79.5	1,054.0	122.2	1,176.3
Clerks	274.8	897.1	1,171.9	93.6	84.9	86.8	293.4	1,057.2	1,350.6
Salespersons and personal service workers	354.0	606.0	960.1	80.6	74.2	76.4	439.0	817.0	1,256.1
Plant and machine operators, and drivers	421.8	56.7	478.5	82.4	75.9	81.6	512.0	74.7	586.7
Labourers and related workers	571.4	319.4	890.8	77.4	72.7	75.6	738.6	439.2	1,177.8
<b>Total</b>	<b>3,775.8</b>	<b>2,769.3</b>	<b>6,545.1</b>	<b>82.0</b>	<b>79.5</b>	<b>80.9</b>	<b>4,606.4</b>	<b>3,485.5</b>	<b>8,091.8</b>

**TABLE 9. EMPLOYED PERSONS AGED 15 TO 74: PROPORTION COVERED BY A SUPERANNUATION SCHEME, INDUSTRY, OCCUPATION AND STATUS IN EMPLOYMENT, NOVEMBER 1995**

	Proportion covered by a superannuation scheme				Total			
	Employees	Employers	Own account workers	Total(a)	Employees	Employers	Own account workers	Total(a)
FULL-TIME								
	— % —				— '000 —			
Sex —								
Males	94.2	56.7	38.7	85.5	3,459.4	205.4	504.1	4,177.4
Females	94.8	44.5	23.2	88.8	1,863.2	58.7	122.6	2,052.1
Industry —								
Agriculture, forestry and fishing	81.4	47.1	32.9	54.9	140.9	40.9	139.4	329.7
Mining	97.3	*0.0	*10.0	95.2	78.6	*0.0	*2.0	80.6
Manufacturing	95.6	54.0	41.9	92.8	936.0	18.2	36.3	991.6
Electricity, gas and water supply	99.0	*0.0	*0.0	99.0	83.5	*0.0	*0.0	83.5
Construction	89.0	56.9	39.9	72.5	330.2	40.5	146.5	517.9
Wholesale trade	95.0	*53.3	43.9	92.4	418.9	7.7	16.0	442.7
Retail trade	92.8	51.8	30.2	81.3	541.1	60.6	84.7	688.0
Accommodation, cafes and restaurants	90.8	34.1	*42.0	82.4	175.3	18.5	11.7	206.7
Transport and storage	95.0	59.3	36.6	85.8	275.0	9.3	45.8	330.3
Communication services	97.4	*73.4	*43.2	94.8	127.2	*1.4	5.9	134.5
Finance and insurance	97.5	*54.8	*44.2	96.2	255.1	*2.5	*4.0	261.8
Property and business services	94.4	62.2	40.2	86.6	492.4	33.4	63.1	589.8
Government administration and defence	97.0	*0.0	*0.0	96.8	344.3	*0.0	*0.6	344.9
Education	97.0	*50.2	*34.4	96.3	408.1	*0.8	*3.5	412.8
Health and community services	96.2	81.6	*22.1	92.1	421.0	14.8	21.9	458.0
Cultural and recreational services	93.2	*42.2	29.8	81.9	98.8	*4.0	17.9	121.0
Personal and other services	90.5	49.4	32.0	81.6	196.2	11.5	27.5	235.5
Occupation —								
Managers and administrators	94.4	49.7	34.7	75.2	520.7	101.4	177.0	802.5
Professionals	96.8	71.0	31.5	92.3	898.0	40.7	53.1	992.2
Para-professionals	97.6	*48.4	*41.2	95.0	349.7	*3.6	12.7	366.7
Tradespersons	93.9	55.3	41.0	82.5	831.5	66.1	181.5	1,080.9
Clerks	96.9	*51.5	*19.2	95.3	912.6	8.1	12.2	934.6
Salespersons and personal service workers	92.6	42.9	28.3	85.4	634.7	19.9	63.1	719.5
Plant and machine operators, and drivers	93.5	54.1	38.8	85.2	443.4	13.4	70.1	527.0
Labourers and related workers	89.4	*45.5	32.2	84.2	732.1	11.0	56.9	806.1
Total	94.4	54.0	35.7	86.6	5,322.7	264.1	626.7	6,229.4

(a) Includes contributing family workers and those who worked for payment in kind.

TABLE 9. EMPLOYED PERSONS AGED 15 TO 74: PROPORTION COVERED BY A SUPERANNUATION SCHEME,  
INDUSTRY, OCCUPATION AND STATUS IN EMPLOYMENT, NOVEMBER 1995—continued

	Proportion covered by a superannuation scheme				Total			
	Employees	Employers	Own account workers	Total(a)	Employees	Employers	Own account workers	Total(a)
	TOTAL							
	— % —				— '000 —			
<i>Sex —</i>								
Males	91.1	55.8	36.0	82.0	3,778.2	212.6	592.2	4,606.4
Females	87.2	41.4	19.3	79.5	3,057.2	104.3	279.8	3,485.5
<i>Industry —</i>								
Agriculture, forestry and fishing	77.2	45.4	29.1	50.1	171.1	49.7	175.1	417.8
Mining	96.8	*0.0	*6.1	93.2	80.0	*0.0	*3.3	83.3
Manufacturing	93.6	52.9	35.5	90.0	1,026.5	21.4	47.5	1,099.1
Electricity, gas and water supply	98.7	*0.0	*0.0	98.7	86.2	*0.0	*0.0	86.2
Construction	86.4	52.0	36.7	67.6	366.0	50.6	184.8	609.4
Wholesale trade	91.4	*54.7	30.3	87.3	470.9	9.2	25.7	507.9
Retail trade	83.1	49.6	27.4	74.0	863.4	74.0	112.9	1,061.4
Accommodation, cafes and restaurants	78.5	35.6	*38.0	74.1	332.7	19.3	13.9	369.1
Transport and storage	91.6	54.6	36.0	82.0	313.3	10.8	56.6	381.9
Communication services	95.9	*73.4	*31.3	92.0	141.3	*1.4	8.7	151.4
Finance and insurance	96.5	*54.8	*37.8	95.0	299.9	*2.5	5.2	308.8
Property and business services	89.0	57.3	30.6	79.0	630.7	39.4	106.9	781.0
Government administration and defence	94.8	*0.0	*0.0	94.7	388.4	*0.0	*0.6	389.1
Education	91.4	*40.0	*17.2	89.3	581.3	*0.9	15.5	598.6
Health and community services	91.7	75.2	18.6	87.5	683.1	17.3	33.9	738.7
Cultural and recreational services	82.0	*48.4	24.5	70.8	152.2	4.8	30.9	190.4
Personal and other services	81.6	41.6	25.7	69.9	248.4	15.4	50.4	317.8
<i>Occupation —</i>								
Managers and administrators	93.3	48.2	31.4	71.7	542.4	111.3	213.6	876.2
Professionals	93.7	69.3	24.7	87.4	1,057.0	44.4	91.1	1,194.5
Para-professionals	95.5	*53.4	32.5	92.3	449.2	*3.9	18.7	473.7
Tradespersons	91.8	54.5	38.1	79.5	888.3	69.0	215.1	1,176.3
Clerks	92.3	39.8	22.7	86.8	1,237.8	32.4	59.0	1,350.6
Salespersons and personal service workers	82.7	39.8	21.3	76.4	1,122.5	26.4	97.8	1,256.1
Plant and machine operators, and drivers	90.0	51.7	37.6	81.6	488.5	14.7	82.8	586.7
Labourers and related workers	81.7	45.5	25.6	75.6	1,049.6	14.8	93.8	1,177.8
<b>Total</b>	<b>89.4</b>	<b>51.1</b>	<b>30.6</b>	<b>80.9</b>	<b>6,835.3</b>	<b>316.9</b>	<b>872.0</b>	<b>8,091.8</b>

(a) Includes contributing family workers and those who worked for payment in kind.

**TABLE 10. EMPLOYED PERSONS AGED 45 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME:  
REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME, AGE AND  
STATUS IN EMPLOYMENT, NOVEMBER 1995**  
'000

Reason not contributing personally to a superannuation scheme	Status in employment						
	Age (years)			Employees	Employers	Own account workers	Total(a)
	45-54	55-64	65-74				
MALES							
Retired from full-time work	*0.8	11.5	13.3	8.6	*0.5	11.5	25.7
Not working full time	*2.8	*1.7	*0.3	*2.2	*0.5	*2.0	4.9
Has life assurance, other superannuation scheme	13.1	6.5	*3.6	4.9	*4.4	13.5	23.1
Spouse has cover	*0.3	*0.7	*0.0	*0.0	*0.0	*1.0	*1.0
Cost, can't afford to	59.3	29.7	5.9	21.0	10.7	61.3	95.0
Too young, too old	*1.5	9.6	14.9	8.2	4.7	12.7	25.9
Too complicated	*2.4	*1.3	*0.8	*0.7	*1.4	*2.3	*4.5
Has other investments	17.2	11.0	*3.2	8.3	6.8	15.6	31.4
Erosion of funds, return not worthwhile	13.5	7.2	*1.1	*3.6	5.0	12.8	21.8
Haven't bothered, never thought about it, not interested	18.2	16.4	*3.8	8.6	5.3	23.4	38.4
Other, not determined	26.4	8.4	6.6	17.1	*4.1	19.7	41.3
Total	155.5	104.0	53.5	83.3	43.4	175.8	313.0
FEMALES							
Retired from full-time work	*0.4	*3.3	4.9	*3.5	*0.0	*2.4	8.6
Not working full time	*2.9	*1.7	*0.3	*1.3	*0.4	*0.7	5.0
Has life assurance, other superannuation scheme	*3.3	*1.6	*0.5	*1.7	*1.0	*2.7	5.4
Spouse has cover	16.3	5.2	*0.6	7.8	*3.2	8.5	22.2
Cost, can't afford to	48.4	20.0	*2.6	31.9	8.8	27.6	70.9
Too young, too old	*3.0	8.4	*3.8	5.8	*1.6	7.3	15.1
Too complicated	*1.8	*0.4	*0.0	*1.2	*0.3	*0.7	*2.2
Has other investments	8.7	4.8	*2.9	*3.0	*2.1	9.6	16.4
Erosion of funds, return not worthwhile	9.0	*1.5	*0.2	*2.9	*1.2	6.4	10.7
Haven't bothered, never thought about it, not interested	22.4	7.1	*2.4	10.9	5.5	14.6	31.9
Other, not determined	16.6	10.3	*2.8	15.7	*1.3	9.6	29.7
Total	132.9	64.3	20.9	85.8	25.5	90.1	218.1
PERSONS							
Retired from full-time work	*1.2	14.9	18.2	12.2	*0.5	13.9	34.3
Not working full time	5.7	*3.5	*0.7	*3.5	*0.9	*2.7	9.8
Has life assurance, other superannuation scheme	16.4	8.1	*4.0	6.7	5.4	16.2	28.5
Spouse has cover	16.6	5.9	*0.6	7.8	*3.2	9.5	23.2
Cost, can't afford to	107.7	49.7	8.5	53.0	19.5	88.9	165.9
Too young, too old	*4.5	17.9	18.7	14.0	6.3	20.0	41.1
Too complicated	*4.2	*1.6	*0.8	*1.9	*1.7	*3.0	6.6
Has other investments	25.9	15.9	6.1	11.3	8.9	25.2	47.8
Erosion of funds, return not worthwhile	22.6	8.7	*1.3	6.5	6.3	19.3	32.6
Haven't bothered, never thought about it, not interested	40.6	23.4	6.2	19.5	10.8	38.1	70.3
Other, not determined	43.0	18.7	9.4	32.9	5.4	29.3	71.1
Total	288.4	168.2	74.4	169.1	68.9	265.9	531.1

(a) Includes contributing family workers and those who worked for payment in kind.

TABLE 11. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1995

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	FULL-TIME								
	— '000 —			— % —			— '000 —		
<i>Age (years) —</i>									
15-19	122.7	66.3	189.1	83.1	84.1	83.5	147.6	78.9	226.5
20-24	380.6	299.6	680.2	92.0	92.7	92.3	413.7	323.1	736.8
25-34	936.5	519.6	1,456.1	94.9	95.9	95.2	987.2	542.0	1,529.3
35-44	883.9	433.4	1,317.3	95.5	96.1	95.7	925.4	450.8	1,376.2
45-54	670.9	365.1	1,035.9	95.8	96.4	96.0	700.6	378.7	1,079.3
55-64	252.2	80.0	332.2	93.6	93.6	93.6	269.6	85.5	355.0
65-74	11.2	*2.9	14.1	73.0	*68.1	71.9	15.3	*4.3	19.6
<i>Industry —</i>									
Agriculture, forestry and fishing	95.6	19.0	114.7	83.5	72.3	81.4	114.5	26.3	140.9
Mining	69.1	7.4	76.5	97.1	100.0	97.3	71.2	7.4	78.6
Manufacturing	705.4	189.3	894.7	96.4	92.7	95.6	731.8	204.3	936.0
Electricity, gas and water supply	70.2	12.5	82.7	98.8	100.0	99.0	71.0	12.5	83.5
Construction	271.9	22.0	293.9	88.3	98.0	89.0	307.8	22.4	330.2
Wholesale trade	297.0	100.9	397.9	95.5	93.6	95.0	311.1	107.8	418.9
Retail trade	311.2	190.8	502.1	93.4	91.8	92.8	333.3	207.8	541.1
Accommodation, cafes and restaurants	94.3	64.8	159.1	90.9	90.5	90.8	103.7	71.6	175.3
Transport and storage	211.1	50.2	261.3	94.6	96.7	95.0	223.1	51.9	275.0
Communication services	88.1	35.8	123.9	97.2	98.0	97.4	90.7	36.5	127.2
Finance and insurance	123.8	124.9	248.7	97.7	97.3	97.5	126.8	128.3	255.1
Property and business services	276.4	188.3	464.7	93.0	96.5	94.4	297.3	195.2	492.4
Government administration and defence	208.1	125.8	334.0	97.2	96.7	97.0	214.2	130.1	344.3
Education	155.3	240.8	396.0	96.0	97.7	97.0	161.7	246.4	408.1
Health and community services	117.4	287.7	405.1	93.4	97.4	96.2	125.7	295.3	421.0
Cultural and recreational services	56.7	35.4	92.1	93.2	93.1	93.2	60.8	38.0	98.8
Personal and other services	106.4	71.2	177.6	92.7	87.4	90.5	114.7	81.4	196.2
<i>Occupation —</i>									
Managers and administrators	392.9	98.7	491.6	94.8	92.9	94.4	414.5	106.2	520.7
Professionals	521.1	348.5	869.7	96.2	97.8	96.8	541.6	356.4	898.0
Para-professionals	203.8	137.7	341.4	97.6	97.7	97.6	208.8	141.0	349.7
Tradespersons	728.2	52.9	781.1	94.2	90.9	93.9	773.3	58.2	831.5
Clerks	259.9	624.3	884.2	97.5	96.6	96.9	266.6	646.0	912.6
Salespersons and personal service workers	286.7	300.9	587.7	92.8	92.4	92.6	309.0	325.7	634.7
Plant and machine operators, and drivers	369.4	45.2	414.6	93.5	93.3	93.5	394.9	48.4	443.4
Labourers and related workers	496.0	158.7	654.7	90.1	87.5	89.4	550.7	181.4	732.1
<i>Sector —</i>									
Public	766.0	562.9	1,328.8	97.4	97.7	97.5	786.5	576.0	1,362.5
Private	2,492.1	1,204.0	3,696.1	93.2	93.5	93.3	2,672.9	1,287.3	3,960.2
<i>Whether permanent or casual employee in current job —</i>									
Permanent	2,909.2	1,598.9	4,508.1	97.5	97.5	97.5	2,983.7	1,639.4	4,623.0
Casual	348.9	168.0	516.9	73.3	75.0	73.9	475.8	223.9	699.6
<i>Trade union membership —</i>									
Member of a trade union	1,307.0	650.5	1,957.5	98.1	98.8	98.3	1,332.1	658.5	1,990.5
Not a member of a trade union	1,839.7	1,072.2	2,912.0	91.5	92.8	92.0	2,009.5	1,155.9	3,165.4
Did not know	111.3	44.1	155.4	94.4	90.2	93.2	117.8	48.9	166.7
<i>Usual gross weekly pay in (all) job(s) (\$)(a) —</i>									
Under 200	10.2	5.5	15.8	55.8	46.9	52.3	18.3	11.8	30.1
200 and under 400	55.5	72.0	127.6	82.6	91.7	87.5	67.3	78.5	145.8
400 and under 600	273.0	190.2	463.2	95.0	97.3	95.9	287.5	195.4	482.9
600 and under 800	219.9	102.4	322.3	97.2	99.3	97.8	226.4	103.1	329.5
800 and under 1,000	146.3	46.9	193.2	97.8	98.5	98.0	149.5	47.6	197.1
1,000 and over	194.1	20.4	214.5	97.9	97.9	97.9	198.2	20.8	219.0
Income not reported	35.1	10.6	45.7	91.6	94.9	92.4	38.3	11.1	49.5
<b>Total</b>	<b>3,258.0</b>	<b>1,766.9</b>	<b>5,024.9</b>	<b>94.2</b>	<b>94.8</b>	<b>94.4</b>	<b>3,450.4</b>	<b>1,863.2</b>	<b>5,322.7</b>

(a) Excludes persons aged 15 to 44 years.



**TABLE 11. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1995—continued**

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	TOTAL								
	— '000 —			— % —			— '000 —		
<i>Age (years) —</i>									
15-19	149.0	112.1	261.1	73.8	66.0	70.3	201.8	169.8	371.6
20-24	426.3	394.4	820.7	86.4	84.9	85.7	493.4	464.8	958.2
25-34	967.1	724.9	1,692.0	92.9	89.7	91.5	1,040.7	808.2	1,848.9
35-44	910.6	717.7	1,628.3	93.9	88.5	91.4	969.8	811.4	1,781.1
45-54	699.5	568.7	1,268.2	94.5	91.3	93.1	740.1	622.7	1,362.8
55-64	274.9	141.8	416.7	90.3	84.9	88.4	304.6	166.9	471.5
65-74	14.7	6.9	21.6	52.9	50.9	52.3	27.8	13.5	41.3
<i>Industry —</i>									
Agriculture, forestry and fishing	100.5	31.6	132.0	79.9	69.7	77.2	125.8	45.3	171.1
Mining	69.3	8.1	77.4	97.1	94.3	96.8	71.4	8.6	80.0
Manufacturing	719.6	241.3	960.9	95.3	89.0	93.6	755.2	271.3	1,026.5
Electricity, gas and water supply	70.6	14.5	85.0	98.8	98.2	98.7	71.4	14.7	86.2
Construction	278.9	37.3	316.1	86.6	85.0	86.4	322.2	43.9	366.0
Wholesale trade	303.7	126.8	430.5	93.2	87.5	91.4	326.0	144.9	470.9
Retail trade	350.5	367.2	717.7	86.5	80.1	83.1	405.1	458.3	863.4
Accommodation, cafes and restaurants	118.2	143.0	261.2	83.1	75.1	78.5	142.2	190.5	332.7
Transport and storage	222.3	64.7	287.0	92.0	90.4	91.6	241.7	71.6	313.3
Communication services	90.1	45.4	135.5	96.5	94.8	95.9	93.4	47.9	141.3
Finance and insurance	127.8	161.8	289.5	97.0	96.2	96.5	131.7	168.2	299.9
Property and business services	295.7	265.8	561.5	89.1	88.9	89.0	331.9	298.9	630.7
Government administration and defence	213.3	155.1	368.4	95.8	93.5	94.8	222.7	165.8	388.4
Education	173.1	358.4	531.5	92.6	90.9	91.4	186.9	394.4	581.3
Health and community services	132.0	494.6	626.6	89.4	92.4	91.7	147.6	535.5	683.1
Cultural and recreational services	66.7	58.1	124.8	86.1	77.8	82.0	77.5	74.7	152.2
Personal and other services	109.9	92.8	202.8	87.6	75.5	81.6	125.5	122.9	248.4
<i>Occupation —</i>									
Managers and administrators	396.5	109.5	505.9	94.0	90.7	93.3	421.6	120.8	542.4
Professionals	549.1	441.7	990.8	94.3	93.0	93.7	582.1	474.9	1,057.0
Para-professionals	211.1	217.8	428.9	96.0	95.0	95.5	219.9	229.3	449.2
Tradespersons	743.4	71.7	815.1	92.8	81.8	91.8	800.6	87.7	888.3
Clerks	272.6	870.2	1,142.8	95.1	91.5	92.3	286.6	951.2	1,237.8
Salespersons and personal service workers	336.2	591.8	928.0	86.7	80.5	82.7	387.7	734.8	1,122.5
Plant and machine operators, and drivers	385.9	53.9	439.8	90.7	85.3	90.0	425.3	63.2	488.5
Labourers and related workers	547.5	309.8	857.3	83.7	78.4	81.7	654.3	395.3	1,049.6
<i>Sector —</i>									
Public	795.9	783.5	1,579.4	95.8	93.2	94.5	830.4	840.7	1,671.2
Private	2,646.3	1,882.9	4,529.1	89.8	85.0	87.7	2,947.7	2,216.4	5,164.1
<i>Whether permanent or casual employee in current job —</i>									
Permanent	2,971.2	2,060.3	5,031.4	97.3	96.8	97.1	3,055.0	2,127.7	5,182.7
Casual	471.0	606.1	1,077.1	65.1	65.2	65.2	723.1	929.5	1,652.6
<i>Trade union membership —</i>									
Member of a trade union	1,356.1	922.8	2,278.9	97.4	97.5	97.4	1,392.5	946.7	2,339.2
Not a member of a trade union	1,968.9	1,688.1	3,657.0	87.2	82.6	85.0	2,258.7	2,043.9	4,302.7
Did not know	117.2	55.4	172.6	92.3	83.4	89.2	127.0	66.5	193.5
<i>Usual gross weekly pay in (all) job(s) (\$) (a) —</i>									
Under 200	23.9	73.5	97.4	47.8	59.8	56.3	50.0	123.0	173.0
200 and under 400	75.9	203.9	279.8	80.2	91.0	87.8	94.7	224.1	318.8
400 and under 600	284.8	237.8	522.6	94.1	97.4	95.6	302.5	244.2	546.7
600 and under 800	224.4	114.7	339.2	96.9	99.3	97.7	231.6	115.6	347.2
800 and under 1,000	147.7	48.4	196.1	97.8	97.7	97.8	151.0	49.6	200.5
1,000 and over	195.0	21.9	216.9	97.8	98.1	97.9	199.3	22.3	221.7
Income not reported	37.4	17.0	54.4	86.3	70.1	80.5	43.3	24.2	67.6
<b>Total</b>	<b>3,442.1</b>	<b>2,666.4</b>	<b>6,108.5</b>	<b>91.1</b>	<b>87.2</b>	<b>89.4</b>	<b>3,778.2</b>	<b>3,057.2</b>	<b>6,835.3</b>

(a) Excludes persons aged 15 to 44 years.

TABLE 12. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND TYPE OF SUPERANNUATION COVERAGE, NOVEMBER 1995

'000

	Type of superannuation coverage								
	Covered						Not covered		Total
	Personal and employer/business contributions		Personal contributions only		Employer/business contributions only		Males	Females	
	Males	Females	Males	Females	Males	Females			
<i>Age (years) —</i>									
15-19	25.5	16.7	*0.8	*1.1	122.7	94.2	52.8	57.7	371.6
20-24	123.2	92.8	*4.5	*3.7	298.6	297.9	67.0	70.4	958.2
25-34	428.3	249.6	21.7	10.0	517.1	465.3	73.7	83.2	1,848.9
35-44	509.8	279.3	33.5	17.1	367.3	421.3	59.2	93.7	1,781.1
45-54	428.0	264.8	26.6	14.9	245.0	289.0	40.5	54.0	1,362.8
55-64	151.1	62.9	8.2	*3.5	115.5	75.4	29.7	25.1	471.5
65-74	5.1	*1.8	*1.3	*0.8	8.3	*4.3	13.1	6.6	41.3
<i>Industry —</i>									
Agriculture, forestry and fishing	31.5	6.9	5.2	*3.5	63.8	21.2	25.3	13.7	171.1
Mining	39.9	*3.8	*0.7	*0.0	28.8	*4.3	*2.1	*0.5	80.0
Manufacturing	360.3	84.6	11.4	*3.5	347.9	153.2	35.6	30.0	1,026.5
Electricity, gas and water supply	52.1	7.6	*1.0	*0.0	17.5	6.9	*0.9	*0.3	86.2
Construction	86.9	11.1	18.1	*1.6	173.9	24.6	43.3	6.6	366.0
Wholesale trade	140.3	38.4	*3.5	*0.5	159.9	87.9	22.3	18.0	470.9
Retail trade	126.9	84.2	11.5	9.4	212.1	273.6	54.6	91.1	863.4
Accommodation, cafes and restaurants	33.3	29.2	*3.2	*3.2	81.7	110.5	24.0	47.5	332.7
Transport and storage	123.5	24.5	8.1	*2.1	90.6	38.1	19.4	6.9	313.3
Communication services	63.0	26.4	*1.7	*0.5	25.5	18.4	*3.3	*2.5	141.3
Finance and insurance	77.7	79.7	*3.8	*1.7	46.3	80.3	*4.0	6.4	299.9
Property and business services	123.2	74.5	12.3	6.7	160.3	184.6	36.2	33.1	630.7
Government administration and defence	142.9	91.8	*4.2	*2.4	66.2	60.8	9.3	10.7	388.4
Education	114.1	184.6	*3.4	5.6	55.6	168.2	13.8	36.0	581.3
Health and community services	63.7	171.9	4.6	6.2	63.7	316.5	15.6	40.9	683.1
Cultural and recreational services	28.2	20.0	*2.2	*1.3	36.3	36.8	10.8	16.6	152.2
Personal and other services	63.9	28.7	*1.6	*2.9	44.4	61.2	15.5	30.1	248.4
<i>Occupation —</i>									
Managers and administrators	219.3	54.2	18.0	*3.4	159.1	51.8	25.1	11.3	542.4
Professionals	319.5	224.4	18.5	8.8	211.0	208.5	33.0	33.2	1,057.0
Para-professionals	129.2	88.9	*3.4	*2.4	78.5	126.5	8.8	11.5	449.2
Tradespersons	312.0	19.1	21.8	*1.9	409.5	50.8	57.3	16.0	888.3
Clerks	159.3	335.5	*3.8	15.6	109.5	519.1	14.0	80.9	1,237.8
Salespersons and personal service workers	136.1	149.5	9.8	8.4	190.3	433.9	51.5	143.0	1,122.5
Plant and machine operators, and drivers	189.4	14.9	11.4	*2.1	185.0	37.0	39.5	9.3	488.5
Labourers and related workers	206.2	81.5	9.8	8.6	331.5	219.7	106.7	85.5	1,049.6
<i>Sector —</i>									
Public	542.8	413.0	14.6	9.2	238.5	361.3	34.6	57.2	1,671.2
Private	1,128.4	554.9	82.0	42.0	1,435.9	1,286.0	301.5	333.5	5,164.1
<i>Whether permanent or casual employee in current job —</i>									
Permanent	1,555.6	870.0	43.0	23.8	1,372.6	1,166.4	83.9	67.4	5,182.7
Casual	115.6	97.9	53.6	27.3	301.8	480.9	252.1	323.4	1,652.6
<i>Hours worked last week —</i>									
Less than 10	87.9	75.8	4.9	7.7	97.5	173.6	59.0	137.0	643.5
10 to 19	23.4	66.1	*4.1	7.0	53.3	226.9	48.0	94.7	523.3
20 to 29	79.2	125.5	6.3	9.9	104.0	261.3	35.9	56.8	678.7
30 to 34	119.9	105.0	6.6	*3.5	124.8	181.7	24.7	23.4	589.7
35 or more	1,360.7	595.6	74.7	23.1	1,294.8	803.9	168.4	78.9	4,400.1
<i>Usual gross weekly pay in (all) job(s) (\$) (a) —</i>									
Under 200	*4.0	12.7	*3.6	*4.1	16.3	56.7	26.1	49.5	173.0
200 and under 400	22.0	64.6	6.1	5.4	47.8	133.9	18.8	20.2	318.8
400 and under 600	153.5	119.2	6.9	*3.9	124.4	114.7	17.7	6.4	546.7
600 and under 800	138.0	71.7	7.9	*2.5	78.5	40.6	7.2	*0.8	347.2
800 and under 1,000	109.2	38.0	*3.0	*1.7	35.5	8.7	*3.3	*1.1	200.5
1,000 and over	138.4	15.3	7.3	*0.6	49.3	6.0	*4.3	*0.4	221.7
Income not reported	19.0	8.1	*1.4	*0.9	17.0	7.9	5.9	7.3	67.6
<b>Total</b>	<b>1,671.2</b>	<b>968.0</b>	<b>96.6</b>	<b>51.1</b>	<b>1,674.4</b>	<b>1,647.3</b>	<b>336.0</b>	<b>390.8</b>	<b>6,835.3</b>

(a) Excludes persons aged 15 to 44 years.

**TABLE 13. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN (ALL) JOB(S) AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1995**

Proportion of earnings paid as own contribution to superannuation scheme (%)									Employer/ business contri- butions only	Total
Makes personal contributions										
Under 3	3 and under 4	4 and under 5	5 and under 6	6 and under 10	10 and under 15	15 and over	Total(b)			
MALES										
— '000 —										
Usual gross weekly pay in (all) job(s) (\$) —										
Under 200	*0.3	*0.4	*0.0	*0.6	*0.6	*1.1	*3.6	7.6	16.3	23.9
200 and under 400	*4.2	*3.7	*1.6	*2.0	4.5	*3.6	5.2	28.1	47.8	75.9
400 and under 600	20.9	18.4	24.3	30.2	35.2	11.2	7.8	160.4	124.4	284.8
600 and under 800	16.1	16.1	21.3	29.2	36.7	10.0	4.9	145.9	78.5	224.4
800 and under 1,000	12.0	9.3	19.0	24.7	28.7	7.5	*1.7	112.2	35.5	147.7
1,000 and over	14.8	9.4	22.1	29.5	33.3	14.3	10.4	145.7	49.3	195.0
Income not reported	*0.3	*0.3	*0.4	*1.9	*1.3	*1.3	*0.0	20.4	17.0	37.4
Total	68.6	57.8	88.7	118.1	140.5	49.0	33.6	620.4	368.8	989.2
— \$ —										
Average usual gross weekly pay in (all) job(s)(a)	919	771	839	875	849	872	856	856	695	796
FEMALES										
— '000 —										
Usual gross weekly pay in (all) job(s) (\$) —										
Under 200	*0.9	*0.4	*0.9	*1.8	*2.4	*3.6	5.8	16.8	56.7	73.5
200 and under 400	11.0	8.4	6.5	10.1	14.5	7.2	6.3	70.0	133.9	203.9
400 and under 600	15.5	11.1	16.9	22.4	32.5	9.2	4.6	123.1	114.7	237.8
600 and under 800	7.0	8.0	11.7	13.6	18.7	5.3	*2.1	74.1	40.6	114.7
800 and under 1,000	*4.2	*2.1	6.7	6.0	14.0	*2.4	*0.8	39.7	8.7	48.4
1,000 and over	*2.0	*0.0	*1.9	*3.9	*2.5	*1.7	*1.5	15.9	6.0	21.9
Income not reported	*0.0	*0.3	*0.2	*0.2	*1.2	*0.1	*0.2	9.1	7.9	17.0
Total	40.6	30.5	44.8	58.0	85.8	29.4	21.3	348.7	368.6	717.3
— \$ —										
Average usual gross weekly pay in (all) job(s)(a)	682	523	595	590	582	522	425	577	429	501
PERSONS										
— '000 —										
Usual gross weekly pay in (all) job(s) (\$) —										
Under 200	*1.2	*0.9	*0.9	*2.4	*3.0	4.7	9.4	24.4	73.0	97.4
200 and under 400	15.1	12.2	8.1	12.1	19.0	10.8	11.4	98.1	181.8	279.8
400 and under 600	36.4	29.5	41.1	52.6	67.8	20.4	12.4	283.5	239.2	522.6
600 and under 800	23.1	24.2	33.0	42.8	55.4	15.4	7.0	220.1	119.1	339.2
800 and under 1,000	16.2	11.5	25.7	30.8	42.7	9.8	*2.4	151.9	44.2	196.1
1,000 and over	16.8	9.4	24.0	33.4	35.8	15.9	12.0	161.6	55.3	216.9
Income not reported	*0.3	*0.7	*0.7	*2.1	*2.5	*1.4	*0.2	29.5	24.9	54.4
Total	109.2	88.3	133.5	176.1	226.3	78.4	54.9	969.1	737.4	1,706.5
— \$ —										
Average usual gross weekly pay in (all) job(s)(a)	830	685	757	780	748	739	689	755	561	671

(a) Excludes category 'Income not reported'. (b) Includes category 'Did not know'.

**TABLE 14. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME, USUAL GROSS WEEKLY PAY IN (ALL) JOB(S), EXPECTED TIME UNTIL CEASES FULL-TIME WORK AND EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, NOVEMBER 1995**

	Expected main source of income after ceasing full-time work							Total
	Had not ceased full-time work							
	Super- annuation	Invalid, Age, Sole parent's, Widow's pension	Invest- ments, interest, stocks, debentures, etc.	Dependent on someone else's income, pension, super- annuation	Other/ Did not know	Will never cease full-time work	Other(a)	
Sex —								
Males	409.1	198.2	92.7	17.4	192.0	43.8	35.9	989.2
Females	121.6	116.9	39.5	84.5	103.1	11.5	240.3	717.3
Expected type of payment from superannuation scheme —								
Lump sum	223.8	196.5	85.8	70.5	153.6	28.2	176.3	934.7
Lump sum, no pension	160.9	167.7	75.3	62.3	117.6	24.0	156.1	763.8
Lump sum, undecided on pension	62.9	28.8	10.6	8.2	36.0	*4.2	20.2	170.9
Pension	77.9	15.1	6.3	5.8	16.2	*2.8	13.9	138.0
Pension, no lump sum	58.1	13.2	4.9	5.3	10.1	*2.2	10.6	104.4
Pension, undecided on lump sum	19.8	*2.0	*1.4	*0.5	6.1	*0.6	*3.3	33.6
Lump sum and pension	140.6	17.3	14.9	*4.2	19.5	5.5	14.3	216.4
Did not know all payment types	88.3	86.3	25.2	21.3	105.8	18.8	71.7	417.4
No lump sum, undecided on pension	*2.8	*1.9	*0.8	*1.0	*4.1	*2.3	5.6	18.5
No pension, undecided on lump sum	*2.0	4.9	*1.8	*1.4	5.2	*2.0	6.0	23.1
Undecided on lump sum and pension	77.5	57.7	18.9	14.5	79.5	9.0	43.0	300.2
Neither lump sum nor pension	6.1	21.8	*3.7	*4.4	16.9	5.5	17.1	75.6
Usual gross weekly pay in (all) job(s) (\$) —								
Under 200	*4.1	7.6	*2.8	*3.2	8.7	*2.3	68.7	97.4
200 and under 400	20.0	56.3	9.9	19.3	35.6	8.5	130.3	279.8
400 and under 600	124.3	148.0	27.7	47.9	103.7	18.5	52.6	522.6
600 and under 800	132.5	66.6	34.2	17.8	67.8	7.1	13.1	339.2
800 and under 1,000	103.9	21.8	18.3	8.0	36.4	5.8	*2.0	196.1
1,000 and over	129.4	8.3	32.8	*4.2	30.1	10.4	*1.9	216.9
Income not reported	16.5	6.5	6.5	*1.5	12.8	*2.8	7.7	54.4
Expected time until ceases full-time work —								
Had not ceased full-time work	530.6	315.1	132.2	101.9	295.1	55.3	..	1,430.3
Under 5 years	61.7	37.8	17.1	23.1	29.5	..	..	169.3
5 and under 10 years	131.7	64.2	35.5	25.0	50.7	..	..	307.1
10 and under 15 years	113.1	57.8	24.7	14.9	36.5	..	..	247.0
15 and under 20 years	69.4	47.8	10.5	*3.2	27.5	..	..	158.5
20 years and over	11.4	8.4	*2.3	*1.0	7.3	..	..	30.4
Will never cease full-time work	..	..	..	..	..	55.3	..	55.3
Had not decided age will cease full-time work	143.3	99.1	42.2	34.6	143.5	..	..	462.7
Other(a)	..	..	..	..	..	..	276.2	276.2
Total	530.6	315.1	132.2	101.9	295.1	55.3	276.2	1,706.5
				— \$ —				
Average usual gross weekly pay in (all) job(s)(b)	861	540	876	557	710	840	332	671

(a) Includes categories 'Had ceased full-time work', 'Had never worked full time', 'Had not decided whether ceased full-time work' and 'Not determined'.

(b) Excludes category 'Income not reported'.

TABLE 15. POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE  
'000

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
<i>Population 1:</i> Persons aged 15-74	4,249.3	3,131.8	2,290.0	1,031.7	1,219.7	318.7	116.3	208.1	12,565.7
<i>Population 2:</i> Persons aged 45-74	1,736.8	1,261.0	891.5	430.2	467.3	132.4	34.5	72.9	5,026.6
<i>Population 3:</i> Persons aged 45-74 covered by a superannuation scheme	657.3	486.2	351.2	155.4	198.0	47.5	17.8	40.5	1,953.9
<i>Population 4:</i> Persons aged 45-74 not covered by a superannuation scheme	1,079.5	774.8	540.3	274.8	269.3	84.9	16.7	32.4	3,072.8
<i>Population 5:</i> Employed persons aged 15-74	2,729.7	2,003.3	1,477.6	643.2	810.0	193.7	81.2	153.1	8,091.8
<i>Population 6:</i> Employed persons aged 45-74	823.8	604.1	447.9	197.1	241.5	60.5	21.1	47.0	2,443.0
<i>Population 7:</i> Employed persons aged 45-74 covered by a superannuation scheme	645.9	476.5	341.4	152.2	192.9	46.1	16.9	40.0	1,911.9
<i>Population 8:</i> Employed persons aged 45-74 not covered by a superannuation scheme	177.9	127.6	106.5	45.0	48.6	14.4	4.2	7.1	531.1
<i>Population 9:</i> Employees aged 15-74 (excluding persons who worked for payment in kind)	2,317.7	1,709.7	1,235.2	531.0	668.2	161.6	72.2	139.7	6,835.3
<i>Population 10:</i> Employees aged 45-74 covered by a superannuation scheme	577.6	429.6	299.9	131.4	171.6	41.8	15.9	38.6	1,706.5

## EXPLANATORY NOTES

### INTRODUCTION

**1** The monthly population survey comprises the monthly Labour Force Survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the November 1995 Labour Force Survey conducted throughout Australia. For further information regarding the monthly population survey (including scope and coverage) and for details of labour force definitions and demographic classifications, appearing in this publication refer to *Labour Force, Australia* (6203.0).

**2** Of the respondents to the Labour Force Survey, those who fell within the scope of the supplementary survey were asked additional questions about their superannuation coverage (or lack thereof).

### SCOPE

**3** The scope of this supplementary survey was the same as that used for the Labour Force Survey except that it was restricted to persons aged 15–74 excluding some patients in hospitals, and sanatoriums and inmates of reformatories, gaols, etc. and persons aged 15–20 still at school.

### COVERAGE

**4** In the population survey, coverage rules are applied which aim to ensure that each person is associated with only one dwelling, and hence has only one chance of selection.

### DEFINITIONS

**5** Unless otherwise stated, all characteristics referenced in this publication relate to the week before the interview (i.e. the reference week).

### RESULTS OF THE SURVEY

**6** Due to differences in the method of estimation used in this supplementary survey and that used in the Labour Force Survey, there are some small variations between estimates in this publication and those in the corresponding issue of *Labour Force, Australia* (6203.0).

**7** The estimates in this publication refer to information collected in the survey month and, due to seasonal factors, may not be representative of other months of the year.

**8** Results of similar surveys on superannuation have been published in *Superannuation, Australia*, February 1974, September to November 1982, November 1988, November 1991 and November 1993 (6319.0).

**9** This survey is scheduled to be conducted next in November 1998.

### UNPUBLISHED STATISTICS

**10** As well as the statistics included in this publication and related data services, the ABS may have other relevant unpublished data available. Inquiries should be made to the contact named in the Inquiries box on the Contents page.

### DISCONTINUITIES IN THE SERIES

**11** Due to considerable changes in scope, collection methodology and content, care should be taken in any comparisons with surveys prior to November 1988. The main changes are outlined below.

**12** The scope of the 1974 survey included all persons aged 15 and over. In 1982, persons aged 15–20 still at school were excluded from the survey. In November 1988, November 1991 and November 1993 persons aged 75 and over were excluded from the survey.

**13** Superannuation coverage in the 1974 survey was determined by respondents' membership of superannuation-type schemes (including provident and pension schemes). In the 1982 survey, superannuation coverage was expanded to include life assurance (for those with no other form of superannuation). From the 1988 survey, superannuation coverage has been determined by whether respondents (or their employers) currently contribute to a superannuation scheme.

## CHANGES IN FAMILIES CLASSIFICATIONS

**14** In November 1995, more detail on superannuation was collected from persons aged 45–74 than from those aged 15–44. Persons aged 15–44 were only asked superannuation questions relating to whether they were covered and the number of superannuation accounts they held. In prior surveys, more detail was collected from persons aged 15–44.

**15** The Relationship in Household classification has been introduced to align with recently established ABS standards. Most categories in the new classification remain comparable with categories in the previous classification, Family Status. The cases in which there are breaks in comparability are discussed in the following paragraphs.

**16** Lone parents (previously referred to as Sole parents) now includes parents with non-dependent children (provided those children are without a spouse or children of their own).

**17** Dependent students (previously Full-time students aged 15–24) now comprise sons or daughters (of a couple or a lone parent) aged 15–19 attending school or aged 15–24 attending a tertiary educational institution full time. Other related full-time students, who were also previously classified as Full-time students aged 15–24 are now included in Other family persons.

**18** Other family persons now comprises the previous groups:

- Other family head (excluding those now counted as Lone parents);
- Other related full-time students (previously classified as Full-time students aged 15–24); and
- Other relative of married couple or family head.

For further details refer to *Labour Force, Australia* (6203.0).

## CHANGES IN INDUSTRY CLASSIFICATION

**19** From August 1994, industry data have been classified according to the Australian and New Zealand Standard Industrial Classification (ANZSIC), a detailed description of which appears in *ANZSIC 1993* (1292.0). Like the previous Australian Standard Industrial Classification (ASIC), ANZSIC classifies businesses according to their economic activities, in a structure consisting of four levels (Division, Subdivision, Group and Class).

## SURVEY SAMPLE REDESIGN

**20** In November 1988, this supplementary survey was conducted on 50% of the dwellings selected in the labour force survey. For the November 1991 and November 1993 surveys this was expanded to 75% of the labour force survey sample. From November 1995 this has been expanded to seven-eighths of the full sample size. As a result, the standard errors for this survey differ from those applicable to surveys previous to November 1995.

## BENCHMARK REVISION

**21** From February 1994, the monthly Labour Force Survey and its supplementary surveys are based on population estimates from the 1991 Census of Population and Housing. While historical monthly labour force estimates were revised back to January 1989, results of supplementary surveys conducted before February 1994 were not revised and are based on population estimates from the 1986 Census of Population and Housing.

**22** The change to population estimates based on the 1991 Census of Population and Housing resulted in a downward revision to the size of the in-scope civilian population aged 15 and over (the January 1994 estimate of this population was revised from 13,960,400 to 13,860,400, a downward revision of 100,000 or approximately 1%).

	<p><b>23</b> This change in the base population estimates should be considered when comparing the results of supplementary surveys conducted before February 1994 with results of those conducted after February 1994.</p>
ESTIMATION PROCEDURE	<p><b>24</b> The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age, sex and labour force status rather than to the corresponding distribution within the sample itself.</p>
RELIABILITY OF THE ESTIMATES	<p><b>25</b> Estimates in this publication are subject to sampling and non-sampling errors. For more information refer to the Technical Notes section.</p>
RELATED SURVEYS	<p><b>26</b> Related surveys which may be of interest include:</p> <p><i>Labour Force, Australia</i> (6203.0) — issued monthly</p> <p><i>Employment Benefits, Australia</i> (6334.0.40.001) — issued biennially</p> <p><i>Retirement and Retirement Intentions, Australia</i> (6238.0.40.001) — issued three-yearly</p> <p><i>Major Labour Costs, Australia</i> (6348.0) — issued biennially</p> <p><i>Public Sector Superannuation Funds and Schemes, Australia</i> (5511.0) — issued annually</p> <p><i>Assets of Superannuation Funds and Approved Deposit Funds</i> (5656.0) — issued quarterly</p> <p><i>Survey of Income and Housing Costs and Amenities, Australia</i> (6523.0) — issued irregularly</p> <p><i>Directory of Superannuation Related Statistics</i> (1131.0) — issued irregularly</p> <p><b>27</b> Current publications and Standard Data Services produced by the ABS are listed in the <i>Catalogue of Publications and Products, Australia</i> (1101.0). The ABS also issues, on Tuesdays and Fridays, a <i>Release Advice</i> (1105.0) which lists publications to be released in the next few days. The Catalogue and Release Advice are available from any ABS office.</p> <p><b>28</b> Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.</p>
SYMBOLS AND OTHER USAGES	<p>* subject to sampling variability too high for most practical uses. See the Technical Notes</p> <p>... not applicable</p>



## TECHNICAL NOTES

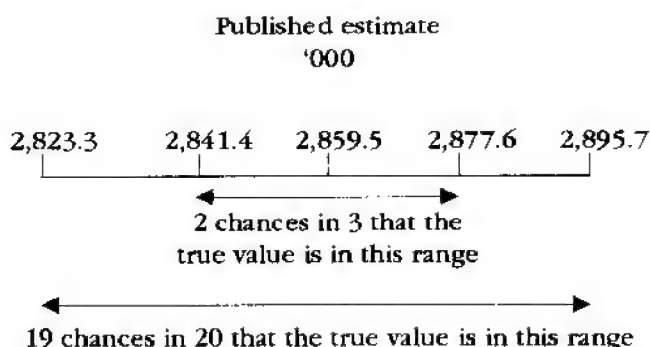
### INTRODUCTION

Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability; that is, they may differ from those that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings was included. There are about two chances in three that a sample estimate will differ by less than one standard error from the number that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two standard errors. Another measure of the likely difference is the relative standard error, which is obtained by expressing the standard error as a percentage of the estimate.

Space does not allow for the separate indication of the standard errors of all estimates in this publication. A table of standard errors applicable to persons estimates is given in table B on page 30. Since they are averages based on calculations for a limited number of past surveys over a wide range of labour force characteristics these numbers will not give a precise measure of the standard error of a particular estimate but they will provide an indication of its magnitude.

### CALCULATION OF STANDARD ERROR

An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 1 shows that the estimated number of females aged 15-74 in Australia who were covered by a superannuation scheme to be 2,859,500. Since this estimate is between 2,000,000 and 5,000,000, table B shows that the standard error for Australia will be between 16,300 and 22,500 and can be approximated by interpolation as 18,100 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall in the range 2,841,400 to 2,877,600 and about 19 chances in 20 that the value will fall within the range 2,823,300 to 2,895,700. This example is illustrated in the following diagram.



As can be seen from the standard error table, the smaller the estimate the higher is the relative standard error. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In this publication, only estimates with relative standard errors of 25% or less and percentages based on such estimates are considered sufficiently reliable for most purposes. However, estimates with larger relative standard errors have been included and are preceded by an asterisk (e.g. \*3.4) to indicate they are subject to high standard errors and should be used with caution.

#### CALCULATION OF STANDARD ERROR FOR NON-PERSON ESTIMATES

The relative standard errors of estimates of average usual gross weekly pay in (all) job(s) and average own weekly contributions are obtained by first finding the relative standard error of the estimate of the total number of persons contributing to the average and then multiplying the number so obtained by the relevant factor from table A on page 29.

An example of the calculation of standard errors by the use of those factors is as follows. Table 3 shows the estimated average own weekly contributions for persons aged 55-74 is \$50 and the number of persons aged 55-74 contributing to the average is estimated at 274,000. This estimate excludes persons whose contributions were paid by their employer and those who did not know their own contributions. From table B on page 30 it can be calculated that this estimate (274,000) has a standard error of about 7,500 and therefore a relative standard error of about 2.7%. The relative standard error of the estimate of average own weekly contributions is calculated by multiplying this number (2.7) by the appropriate factor shown in table A (in this case 1.4):  $2.7 \times 1.4 = 3.8\%$ . The standard error of this estimate of average own weekly contributions is therefore 3.8% of \$50, i.e. about \$2. Therefore there are about two chances in three that the average own weekly contributions of persons aged 55-74 that would have been obtained if all dwellings had been included in the survey would have been within the range \$48 to \$52 and about 19 chances in 20 that it would have been within the range \$46 to \$54.

#### PROPORTIONS AND PERCENTAGES

Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. A formula to approximate the relative standard error (RSE) of a proportion is:

$$RSE (x/y) = \sqrt{[RSE (x)]^2 + [RSE (y)]^2}$$

Considering the example from the paragraph Calculation of Standard Error, the 2,859,500 females who were covered by a superannuation scheme, represented 45.5% of the 6,288,600 females aged 15-74 in November 1995. The standard error of 6,288,600 is approximately 24,000 so the relative standard error is 0.4%. The relative standard error for 2,859,500 is 0.6%. Applying the above formula the relative standard error of the proportion is  $\sqrt{(0.6)^2 + (0.4)^2}$  or 0.7%, giving a standard error for the proportion (45.5%) of 0.2 percentage points. Therefore, there are about two chances in three that the proportion of females who were covered by a superannuation scheme was between 45.3% and 45.7% and 19 chances in 20 that the proportion is within the range 45.1% to 45.9%.

#### SAMPLING ERROR

Published estimates may also be used to calculate the difference between two survey estimates (of numbers or percentages). Such an estimate is subject to sampling error. The sampling error of the difference between two estimates depends on their standard errors and the relationship (correlation) between them. An approximate standard error (SE) of the difference between two estimates (x-y) may be calculated by the following formula:

$$SE (x/y) = \sqrt{[SE (x)]^2 + [SE (y)]^2}$$

While this formula will only be exact for differences between separate and uncorrelated characteristics or sub populations, it is expected to provide a good approximation for all differences likely to be of interest in this publication.

## NON-SAMPLING ERROR

The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in coding and processing data. Inaccuracies of this kind are referred to as the non-sampling error, and they may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

### A FACTORS FOR CALCULATING THE RELATIVE STANDARD ERRORS OF NON-PERSON ESTIMATES

	Factors
<b>Average own weekly contributions</b>	
Sex	
Females, Persons	1.4
Males	1.3
Age	
45-54	1.3
55-74, Total	1.4
Whether personally contributing more than required to superannuation scheme	
More than required	1.1
Required amount only	0.8
Personal contributions not compulsory	1.5
Total	1.4
<b>Average usual gross weekly pay in (all) job(s)</b>	
Sex	
Males	0.9
Females	1.3
Persons	1.1
Proportion of earnings paid as own contribution to superannuation scheme (%)	
Under 3	1.7
3 and under 4, 5 and under 6	0.7
4 and under 5	0.5
6 and under 10, 15 and over	0.9
10 and under 15	0.6
Total makes personal contributions	1.0
Employer/business contributions only	1.2
Total	1.1
Expected main source of income after ceasing full-time work	
Superannuation	1.7
Invalid, Age, Sole parents', Widows' pension	0.4
Investments, interest, stocks, debentures, etc., Total	1.1
Dependent on someone elses income, pension, superannuation	0.5
Other/did not know	1.4
Will never cease full-time work	1.5
Other	1.3

# B STANDARD ERRORS OF PERSON ESTIMATES

	NSW	Vic.	Qld	SA	WA	Tas	NT	ACT	Aust	
Size of estimate									RSE	
Persons	no.	no.	no.	no.	no.	no.	no.	no.	no.	%
100						90	130	90		
200			230	200	210	140	170	130	200	101.5
300	340	310	280	250	260	170	210	160	260	85.7
400	400	360	330	290	300	200	240	180	300	75.9
500	450	410	360	320	340	220	260	200	340	69.0
600	490	450	400	350	370	240	280	220	380	63.7
700	530	480	430	380	400	260	300	240	420	59.5
800	570	520	460	410	420	280	320	250	450	56.1
900	600	550	490	430	450	290	340	260	480	53.2
1 000	630	580	520	450	470	310	360	280	510	50.8
1 100	660	610	540	480	490	320	370	290	540	48.6
1 200	690	640	560	500	510	340	390	300	560	46.8
1 300	720	660	590	510	530	350	400	310	590	45.1
1 400	750	690	610	530	550	360	420	320	610	43.6
1 500	770	710	630	550	570	370	430	330	630	42.2
1 600	800	740	650	570	590	380	440	340	660	41.0
1 700	820	760	670	580	600	390	450	350	680	39.9
1 800	850	780	690	600	620	400	470	360	700	38.8
1 900	870	800	710	620	630	410	480	370	720	37.9
2 000	890	820	720	630	650	420	490	370	740	37.0
2 100	910	840	740	640	660	430	500	380	760	36.1
2 300	950	880	770	670	690	450	520	400	800	34.6
2 500	1 000	900	800	700	700	450	550	400	850	33.3
3 000	1 100	1 000	900	750	800	500	600	450	900	30.5
3 500	1 150	1 100	950	800	850	550	650	450	1 000	28.3
4 000	1 250	1 150	1 000	850	900	550	650	500	1 050	26.6
4 500	1 300	1 200	1 050	900	950	600	700	550	1 150	25.1
5 000	1 400	1 300	1 100	950	1 000	600	750	550	1 200	23.8
6 000	1 500	1 400	1 200	1 050	1 050	650	800	600	1 300	21.8
8 000	1 700	1 600	1 400	1 200	1 200	750	900	650	1 500	18.9
10 000	1 900	1 750	1 500	1 300	1 350	800	1 000	750	1 700	16.9
15 000	2 250	2 100	1 800	1 550	1 600	950	1 250	850	2 050	13.7
20 000	2 600	2 400	2 050	1 750	1 800	1 000	1 400	950	2 350	11.8
30 000	3 050	2 850	2 450	2 050	2 100	1 150	1 700	1 100	2 850	9.5
40 000	3 450	3 250	2 750	2 300	2 350	1 250	1 950	1 250	3 250	8.2
50 000	3 800	3 550	3 050	2 500	2 600	1 350	2 150	1 350	3 600	7.2
100 000	5 050	4 700	4 050	3 300	3 400	1 650	3 000	1 750	4 900	4.9
150 000	5 950	5 550	4 750	3 850	4 000	1 800	3 650	2 000	5 850	3.9
200 000	6 650	6 200	5 300	4 250	4 450	1 950	4 150	2 200	6 600	3.3
300 000	7 750	7 200	6 150	4 950	5 200	2 100		2 550	7 850	2.6
400 000	8 650	8 000	6 850	5 450	5 750	2 250			8 800	2.2
500 000	9 400	8 700	7 450	5 900	6 250	2 350			9 650	1.9
1 000 000	12 050	11 100	9 550	7 450	7 950				12 600	1.3
2 000 000	15 300	14 050	12 150	9 300	10 050				16 300	0.8
5 000 000	20 600	18 800	16 400						22 500	0.4
10 000 000	25 550								28 300	0.3

## GLOSSARY

<b>ADF</b>	Approved deposit fund.
<b>Average own weekly contributions</b>	The amount obtained by dividing the aggregate weekly contributions of a group by the number of people in the group who make contributions.
<b>Average usual gross weekly pay in (all) job(s)</b>	The amount obtained by dividing the aggregate gross weekly pay in (all) job(s) of a group by the number of individuals in that group.
<b>Casual employees</b>	Employees who were entitled to neither annual leave nor sick leave.
<b>Covered by a superannuation scheme</b>	Persons who, at the time of the survey, belonged to a superannuation scheme towards which contributions were being made either personally or by their employer/business. For people contributing to more than one superannuation scheme, details were collected about the scheme to which they contributed the most money.
<b>Current job</b>	The job in which a person worked in the survey reference week (i.e. the week before the interview). Where a person worked in more than one job during this period, the current job was considered to be the job in which the most hours were usually worked.
<b>Employees</b>	Employed persons, who had worked: <ul style="list-style-type: none"> <li>▪ for an employer for wages or salary; or</li> <li>▪ in their own business, either with or without employees, if that business was a limited liability company.</li> </ul>
<b>Full-time workers</b>	Employed persons who usually work 35 hours or more a week (in all jobs) and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week.
<b>Had ceased full-time work</b>	People who had worked full time in the past, who were not working full time at the time of the survey, and did not intend to look for or take up full-time work at any time in the future.
<b>Had not ceased full-time work</b>	People who were either working full time at the time of the survey or who intended to look for or take up full-time work in the future.
<b>Industry</b>	All occurrences of industry in this publication refer to Industry Division as defined by the Australian and New Zealand Standard Industrial Classification (ANZSIC) 1993. However, unpublished industry data is available at the Group (3-digit) level.
<b>Intended disbursement of lump sum payment</b>	The intended use to which the majority of the lump sum payment will be put.
<b>Lump sum payment</b>	A benefit payable in cash as a single sum to a member of a scheme on ceasing employment or membership of the scheme. This does not include any annual leave payments, sick leave or other payments due to termination of employment.
<b>Main English speaking countries</b>	Comprises United Kingdom, Ireland, Canada, South Africa, United States of America and New Zealand.
<b>Main superannuation scheme</b>	Of the schemes which are currently being contributed to, the main superannuation scheme is the one which has been contributed to for the longest time (in years). If a person has been personally contributing to a current scheme for the same length of time as their employer/business has been contributing, and if those schemes are not provided by the same type of provider, then the main superannuation scheme cannot be determined.
<b>Member of a trade union</b>	Member of a trade union in connection with current job.

<b>Number of superannuation accounts</b>	The number of superannuation schemes to which contributions are being made plus the number of schemes which, although not being contributed to, have funds left in them. If a person makes personal contributions to the same scheme that their employer/business contributes to, then the scheme is counted only once when calculating the number of accounts.
<b>Occupation</b>	All occurrences of occupation in this publication refer to Major Group as defined by the Australian Standard Classification of Occupations (ASCO) 1986. However unpublished occupation data is available at the Unit Group (4-digit) level.
<b>Part-time workers</b>	Employed person who usually work less than 35 hours a week and who did so during the reference week.
<b>Pension from a superannuation scheme</b>	Regular and continuous benefits from a superannuation scheme which are made either to the member or, if the member is deceased, to a dependant of the member.
<b>Permanent employees</b>	Employees who were entitled to annual leave or sick leave.
<b>Preserved benefits</b>	Benefits of a superannuation scheme which are retained in that scheme until some time in the future, even though the scheme is no longer being contributed to.
<b>Previously covered</b>	Where a person, or their current or previous employer/business, previously made contributions to a superannuation scheme, but that scheme is not being contributed to currently.
<b>Sector</b>	Is used to classify a respondent's employer as a public or private enterprise. Public sector includes local government authorities, government departments, agencies and authorities created by, or reporting to, the Commonwealth and State parliaments. In November 1995 there were 47,900 employees aged 15 - 74 for whom sector could not be determined. These persons were included in the private sector for the purpose of these tables.
<b>Superannuation scheme</b>	Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from work. Overseas superannuation funds are excluded.
<b>Time in previous superannuation scheme</b>	The number of years that contributions were made to superannuation scheme(s) that are no longer being contributed to.
<b>Time personally contributing to superannuation scheme</b>	The number of years that a person has been contributing to the superannuation scheme to which they currently contribute the most money.
<b>Time employer/business contributing to superannuation scheme</b>	The number of years that a person's current employer/business has been currently contributing to a superannuation scheme on their behalf.
<b>Usual gross weekly pay in (all) job(s)</b>	The amount of usual total weekly pay (i.e. before taxation and other deductions have been made).

## DATA ITEMS AVAILABLE FROM THIS SURVEY

The ABS offers a range of unpublished data from this survey upon request.

This section specifies the data items, categories and populations which relate to the survey. More detailed breakdowns of some data items are available on request.

The population(s) for a particular data item refers to the persons in the survey to whom the data item relates.

Refer to the glossary in this publication and in *Labour Force, Australia* (6203.0) for definitions of data items.

### POPULATIONS

POPULATION 1: Persons aged 15-74.

POPULATION 2: Persons aged 45-74.

POPULATION 3: Persons aged 45-74 covered by a superannuation scheme.

POPULATION 4: Persons aged 45-74 not covered by a superannuation scheme.

POPULATION 5: Employed persons aged 15-74.

POPULATION 6: Employed persons aged 45-74.

POPULATION 7: Employed persons aged 45-74 covered by a superannuation scheme.

POPULATION 8: Employed persons aged 45-74 not covered by a superannuation scheme.

POPULATION 9: Employees aged 15-74 (excluding persons who worked for payment in kind).

POPULATION 10: Employees aged 45-74 covered by a superannuation scheme (excluding persons who worked for payment in kind).

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>1 STATE OF USUAL RESIDENCE</b>	<b>ALL</b>	<b>4 SEX</b>	<b>ALL</b>
New South Wales		Males	
Victoria		Females	
Queensland			
South Australia		<b>5 MARITAL STATUS</b>	<b>ALL</b>
Western Australia		Married	
Tasmania		Not-married	
Northern Territory			
Australian Capital Territory			
<b>2 AREA OF USUAL RESIDENCE</b>	<b>ALL</b>		
Capital city			
Balance of State or Territory			
<b>3 REGION OF USUAL RESIDENCE</b>	<b>ALL</b>		
Standard labour force dissemination regions			

DATA ITEM	POPULATIONS
<b>6A RELATIONSHIP IN HOUSEHOLD (1)</b>	<b>ALL</b>
Family member	
Husband or wife	
With dependants	
Without dependants	
Lone parent	
With dependants	
Without dependants	
Dependent student	
Non-dependent child	
Other family person	
Non-family member	
Lone person	
Not living alone	
Not determined	
<b>6B RELATIONSHIP IN HOUSEHOLD (2)</b>	<b>ALL</b>
Family member	
Husband or wife	
With children under 15	
Without children under 15	
Lone parent	
With children under 15	
With dependent students but without children under 15	
Without dependants	
Dependent student	
Non-dependent child	
Other family person	
Non-family member	
Lone person	
Not living alone	
Not determined	
<b>7A BIRTHPLACE AND PERIOD OF ARRIVAL</b>	<b>ALL</b>
Born in Australia	
Born outside Australia	
Arrived before 1961	
Arrived 1961-1970	
Arrived 1971-1980	
Arrived 1981-1990	
Arrived 1991 to survey date	
<b>7B BIRTHPLACE (1)</b>	<b>ALL</b>
Born in Australia	
Born outside Australia	
Born in main English speaking countries	
Born in other countries	

DATA ITEM	POPULATIONS
<b>7C BIRTHPLACE (2)</b>	<b>ALL</b>
Born in Australia	
Born outside Australia	
Oceania	
New Zealand	
Europe and the former USSR	
Germany	
Greece	
Italy	
Netherlands	
United Kingdom and Ireland	
Former Yugoslav Republics	
The Middle East and North Africa	
Lebanon	
Southeast Asia	
Malaysia	
Philippines	
Viet Nam	
Northeast Asia	
China	
The Americas	
Other	
India	
<b>8A AGE (1)</b>	<b>1, 5, 9</b>
15-19	
20-24	
25-34	
35-44	
45-54	
55-64	
65-74	
<b>8B AGE (2)</b>	<b>2-4, 6-8, 10</b>
45-54	
55-64	
65-74	
<b>9A LABOUR FORCE STATUS (1)</b>	<b>1-4</b>
Employed	
Unemployed	
Not in the labour force	
<b>9B LABOUR FORCE STATUS (2)</b>	<b>1-4</b>
Labour force	
Employed	
Full time	
Part time	
Unemployed	
Looking for full-time work	
Looking for part-time work	
Not in the labour force	



DATA ITEM	POPULATIONS
<b>10 WHETHER COVERED BY A SUPERANNUATION SCHEME</b>	<b>1-2, 5-6, 9</b>
Covered	
Not covered	
<b>11A TYPE OF SUPERANNUATION COVERAGE (1)</b>	<b>1-2, 5-6, 9</b>
Covered	
Personal and employer/business contributions	
Personal contributions only	
Employer/business contributions only	
Not covered	
<b>11B TYPE OF SUPERANNUATION COVERAGE (2)</b>	<b>3, 7, 10</b>
Personal and employer/business contributions	
Personal contributions only	
Employer/business contributions only	
<b>11C TYPE OF SUPERANNUATION COVERAGE (3)</b>	<b>2, 6</b>
Covered	
Personal and employer/business contributions	
Personal contributions only	
Employer/business contributions only	
Not covered	
Previously covered	
Not previously covered	
<b>12 NUMBER OF SUPERANNUATION ACCOUNTS</b>	<b>2-4, 6-8, 10</b>
None	
One	
Two	
Three or more	
Did not know	
Not determined	
<b>13 PROVIDER OF MAIN SUPERANNUATION SCHEME</b>	<b>3, 7, 10</b>
Public sector fund	
Industry or union fund	
Employer sponsored fund	
Self-managed fund	
Retail fund	
Other	
Main scheme not determined	

DATA ITEM	POPULATIONS
<b>14 PROVIDER OF SUPERANNUATION SCHEME CONTRIBUTED TO PERSONALLY</b>	<b>3, 7, 10</b>
Makes personal contributions	
Public sector fund	
Industry or union fund	
Employer sponsored fund	
Self-managed fund	
Retail fund	
Other	
Employer/business contributions only	
<b>15 PROVIDER OF SUPERANNUATION SCHEME CONTRIBUTED TO BY EMPLOYER/BUSINESS</b>	<b>3, 7, 10</b>
Employer/business contributes	
Public sector fund	
Industry or union fund	
Employer sponsored fund	
Self-managed fund	
Retail fund	
Other	
Personal contributions only	
<b>16 TIME IN MAIN SUPERANNUATION SCHEME (YEARS)</b>	<b>3, 7, 10</b>
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and over	
<b>17 TIME PERSONALLY CONTRIBUTING TO SUPERANNUATION SCHEME (YEARS)</b>	<b>3, 7, 10</b>
Makes personal contributions	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and over	
Employer/business contributions only	
<b>18 TIME EMPLOYER/BUSINESS CONTRIBUTING TO SUPERANNUATION SCHEME (YEARS)</b>	<b>3, 7, 10</b>
Employer/business contributes	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and over	
Personal contributions only	

DATA ITEM	POPULATIONS
<b>19A NUMBER OF SCHEMES PERSONALLY CONTRIBUTING TO (1)</b>	<b>1-2, 5-6, 9</b>
Covered	
Makes personal contributions	
One	
Two	
Three	
Four	
Five or more	
Did not know	
Employer/business contributions only	
Not covered	
<b>19B NUMBER OF SCHEMES PERSONALLY CONTRIBUTING TO (2)</b>	<b>3, 7, 10</b>
Makes personal contributions	
One	
Two	
Three	
Four	
Five or more	
Did not know	
Employer/business contributions only	
<b>20 OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME (\$)</b>	<b>10</b>
Makes personal contributions	
Under 10	
10 and under 20	
20 and under 30	
30 and under 40	
40 and under 50	
50 and under 60	
60 and under 70	
70 and under 80	
80 and under 100	
100 and under 200	
200 and over	
Did not know	
Employer/business contributions only	
<b>21 PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME (%)</b>	<b>3, 7, 10</b>
Makes personal contributions	
Under 3	
3 and under 4	
4 and under 5	
5 and under 6	
6 and under 10	
10 and under 15	
15 and over	
Did not know	
Employer/business contributions only	

DATA ITEM	POPULATIONS
<b>22 WHETHER COMPULSORY TO MAKE PERSONAL CONTRIBUTIONS TO A SUPERANNUATION SCHEME</b>	<b>3, 7, 10</b>
Makes personal contributions	
Optional	
Compulsory	
Employer/business contributions only	
<b>23 WHETHER PERSONALLY CONTRIBUTING MORE THAN REQUIRED TO SUPERANNUATION SCHEME</b>	<b>3, 7, 10</b>
Makes personal contributions	
Personal contributions compulsory	
More than required	
Required amount only	
Personal contributions not compulsory	
Employer/business contributions only	
<b>24A REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME (1)</b>	<b>4, 8</b>
Retired from full-time work	
Not working full time	
Has life assurance, other superannuation scheme	
Already covered by employer superannuation scheme	
Spouse has cover	
Planned to join soon, had applied to join	
Waiting to become eligible for employer scheme	
Cost, can't afford to	
Too young, too old	
Too complicated	
Didn't think available	
Has other investments	
Inadequate tax concessions	
Erosion of funds, return not worthwhile	
Haven't bothered, never thought about it, not interested	
Doesn't intend to stay long with job, employer	
Other reason, not determined	

DATA ITEM	POPULATIONS
<b>24B REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME (2)</b>	<b>3, 7, 10</b>
Not personally contributing	
Retired from full-time work	
Not working full time	
Has life assurance, other superannuation scheme	
Already covered by employer superannuation scheme	
Spouse has cover	
Planned to join soon, had applied to join	
Waiting to become eligible for employer scheme	
Cost, can't afford to	
Too young, too old	
Too complicated	
Didn't think available	
Has other investments	
Inadequate tax concessions	
Erosion of funds, return not worthwhile	
Haven't bothered, never thought about it, not interested	
Doesn't intend to stay long with job, employer	
Other reason, not determined	
Makes personal contributions	
<b>25 WHETHER ELIGIBLE TO CONTRIBUTE TO A SUPERANNUATION SCHEME</b>	<b>10</b>
Not personally contributing	
Eligible to contribute	
Not eligible to contribute	
Did not know	
Not determined	
Makes personal contributions	
<b>26 WHETHER PREVIOUSLY COVERED BY A SUPERANNUATION SCHEME</b>	<b>4, 8</b>
Previously covered	
Not previously covered	
<b>27 NUMBER OF PREVIOUS SUPERANNUATION SCHEMES WITH PRESERVED BENEFITS</b>	<b>4, 8</b>
Previously covered	
None	
One	
Two	
Three	
Four	
Five or more	
Did not know	
Not determined	
Not previously covered	

DATA ITEM	POPULATIONS
<b>28 TIME IN PREVIOUS SUPERANNUATION SCHEME (YEARS)</b>	<b>4, 8</b>
Previously covered	
Under 1	
1 and under 5	
5 and under 10	
10 and under 15	
15 and under 20	
20 and over	
Not previously covered	
<b>29 TYPE OF PAYMENT RECEIVED FROM SUPERANNUATION SCHEME</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Lump sum only	
Pension only	
Lump sum and pension	
Neither lump sum nor pension	
In previous scheme for less than one year	
Not previously covered	
<b>30 AMOUNT OF LUMP SUM PAYMENT RECEIVED (\$)</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Received a lump sum payment	
More than two years ago	
In the last two years	
Under 500	
500 and under 5,000	
5,000 and under 10,000	
10,000 and under 20,000	
20,000 and under 40,000	
40,000 and under 60,000	
60,000 and under 80,000	
80,000 and under 100,000	
100,000 and under 150,000	
150,000 and under 200,000	
200,000 and under 250,000	
250,000 and 400,000	
400,000 and over	
Did not know	
Did not receive a lump sum payment	
In previous scheme for less than one year	
Not previously covered	

DATA ITEM	POPULATIONS
<b>31 DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Received lump sum less than two years ago	
Rolled it over, invested in an ADF, deferred annuity or other superannuation scheme	
Purchased an immediate annuity	
Invested money elsewhere, personal savings, bank	
Paid off home, paid for home improvements, bought new home	
Bought or paid off vehicle	
Cleared other outstanding debts	
Paid for a holiday	
Assisted family members	
Other	
Received lump sum more than two years ago	
Never received a lump sum payment	
In previous scheme for less than one year	
Not previously covered	
<b>32 DISBURSEMENT OF LARGEST AMOUNT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Received lump sum less than two years ago	
Rolled it over, invested in an ADF, deferred annuity or other superannuation scheme	
Purchased an immediate annuity	
Invested money elsewhere, personal savings, bank	
Paid off home, paid for home improvements, bought new home	
Bought or paid off vehicle	
Cleared other outstanding debts	
Paid for a holiday	
Assisted family members	
Other	
Received lump sum more than two years ago	
Never received a lump sum payment	
In previous scheme for less than one year	
Not previously covered	

DATA ITEM	POPULATIONS
<b>33 WHETHER PRESERVED SOME FUNDS IN A SUPERANNUATION SCHEME FOR FUTURE USE</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Preserved some funds	
No preserved funds	
Not determined	
In previous scheme for less than one year	
Not previously covered	
<b>34 EXPECTED TYPE OF PAYMENT FROM PRESERVED BENEFITS</b>	<b>4, 8</b>
Previously covered	
In previous scheme for one year or more	
Preserved some funds	
Lump sum	
Lump sum, no pension	
Lump sum, undecided on pension	
Pension	
Pension, no lump sum	
Pension, undecided on lump sum	
Lump sum and pension	
Did not know all payment types	
No lump sum, undecided on pension	
No pension, undecided on lump sum	
Undecided on lump sum and pension	
Neither lump sum nor pension	
No preserved funds	
Not determined	
In previous scheme for less than one year	
Not previously covered	



<b>DATA ITEM</b>	<b>POPULATIONS</b>
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<b>40</b>	<b>EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME</b>	<b>3, 7, 10</b>
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- Lump sum
  - Lump sum, no pension
  - Lump sum, undecided on pension
- Pension
  - Pension, no lump sum
  - Pension, undecided on lump sum
- Lump sum and pension
- Did not know all payment types
  - No lump sum, undecided on pension
  - No pension, undecided on lump sum
  - Undecided on lump sum and pension
  - Neither lump sum nor pension

<b>41</b>	<b>INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME</b>	<b>3, 7, 10</b>
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- Expected to receive a lump sum payment
  - Roll it over, invest in an ADF, deferred annuity or other superannuation scheme
  - Purchase an immediate annuity
  - Invest the money elsewhere
  - Pay off home, pay for home improvements, buy new home
  - Buy or pay off car, vehicle
  - Clear other outstanding debts
  - Pay for a holiday
  - Other
- Did not expect to receive a lump sum payment
- Did not know whether would receive a lump sum payment

<b>42</b>	<b>AGE CEASED FULL-TIME WORK OR CEASED LOOKING FOR FULL-TIME WORK</b>	<b>2-4, 6-8, 10</b>
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- Had ceased full-time work
  - Under 45 years
  - 45-54 years
  - 55-64 years
  - 65 years and over
- Had not ceased full-time work
- Never worked full time
- Had not decided whether ceased full-time work
- Not determined

<b>DATA ITEM</b>	<b>POPULATIONS</b>
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<b>43</b>	<b>TIME SINCE CEASED FULL-TIME WORK (YEARS)</b>	<b>2-4, 6-8, 10</b>
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- Had ceased full-time work
  - Under 5
  - 5 and under 10
  - 10 and under 15
  - 15 and under 20
  - 20 and over
- Had not ceased full-time work
- Never worked full time
- Had not decided whether ceased full-time work
- Not determined

<b>44</b>	<b>MAIN SOURCE OF INCOME WHEN CEASED FULL-TIME WORK</b>	<b>2-4, 6-8, 10</b>
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- Had ceased full-time work
  - Accumulated leave, compensation
  - Superannuation
  - Life assurance, other retirement schemes
  - Invalid, Age, Sole parent's, Widow's pension
  - War disability, Repatriation, Service, War widow's pension
  - Unemployment, Sickness, Special benefit
  - Rent, farm, business, property
  - Investments, interest, stocks, debentures, etc.
  - Savings, sale of assets
  - Part-time work
  - Someone else's income, pension, superannuation
  - Other
- Had not ceased full-time work
- Never worked full time
- Had not decided whether ceased full-time work
- Not determined

DATA ITEM	POPULATIONS
<b>45 MAIN SOURCE OF INCOME AT NOVEMBER 1995</b>	<b>2-4, 6-8, 10</b>
Had ceased full-time work or never worked full time	
Accumulated leave, compensation	
Superannuation	
Life assurance, other retirement schemes	
Invalid, Age, Sole parent's, Widow's pension	
War disability, Repatriation, Service, War widow's pension	
Unemployment, Sickness, Special benefit	
Rent, farm, business, property	
Investments, interest, stocks, debentures, etc.	
Savings, sale of assets	
Part-time work	
Someone else's income, pension, superannuation	
Had not ceased full-time work	
Had not decided whether ceased full-time work	
Not determined	
<b>46 WHETHER HAD CHANGED MAIN SOURCE OF INCOME SINCE CEASED FULL-TIME JOB</b>	<b>2-4, 6-8, 10</b>
Had ceased full-time work	
Had changed	
Had not changed	
Had not ceased full-time work	
Never worked full time	
Had not decided whether ceased full-time work	
Not determined	
<b>47 STATUS IN EMPLOYMENT</b>	<b>5-8</b>
Employees	
Employers	
Own account worker	
Payment in kind, contributing family workers	
<b>48 FULL-TIME/PART-TIME STATUS</b>	<b>5-10</b>
Full-time	
Part-time	

DATA ITEM	POPULATIONS
<b>49A INDUSTRY (1)</b>	<b>5-10</b>
Agriculture, forestry and fishing	
Mining	
Manufacturing	
Electricity, gas and water supply	
Construction	
Wholesale trade	
Retail trade	
Accommodation, cafes and restaurants	
Transport and storage	
Communication services	
Finance and insurance	
Property and business services	
Government administration and defence	
Education	
Health and community services	
Cultural and recreation services	
Personal and other services	
<b>49B INDUSTRY (2)</b>	<b>5-10</b>
Minor groups (as defined by ANZSIC)	
<b>50A OCCUPATION (1)</b>	<b>5-10</b>
Managers and administrators	
Professionals	
Para-professionals	
Tradespersons	
Clerks	
Salespersons and personal service workers	
Plant and machine operators, and drivers	
Labourers and related workers	
<b>50B OCCUPATION (2)</b>	<b>5-10</b>
Minor groups (as defined by ASCO)	
<b>51 HOURS WORKED LAST WEEK</b>	<b>5-10</b>
Less than 10	
10-19	
20-29	
30-34	
35 or more	
<b>52 SECTOR</b>	<b>9-10</b>
Public	
Private	
Not determined	
<b>53 WHETHER PERMANENT OR CASUAL EMPLOYEE IN CURRENT JOB</b>	<b>9-10</b>
Permanent	
Casual	

DATA ITEM	POPULATIONS
<b>54 TRADE UNION MEMBERSHIP</b>	<b>9-10</b>
Member of a trade union	
Not a member of a trade union	
Did not know	
<b>55A USUAL GROSS WEEKLY PAY IN (ALL) JOB(S) (\$)</b>	<b>9</b>
Aged 15-44	
Aged 45-74	
Under 40	
40 and under 80	
80 and under 120	
120 and under 160	
160 and under 200	
200 and under 240	
240 and under 280	
280 and under 320	
320 and under 360	
360 and under 400	
400 and under 440	
440 and under 480	
480 and under 520	
520 and under 560	
560 and under 600	
600 and under 640	
640 and under 680	
680 and under 720	
720 and under 760	
760 and under 800	
800 and under 840	
840 and under 880	
880 and under 920	
920 and under 960	
960 and under 1,000	
1,000 and under 1,040	
1,040 and under 1,080	
1,080 and over	
Income not reported	

DATA ITEM	POPULATIONS
<b>55B USUAL GROSS WEEKLY PAY IN (ALL) JOB(S) (\$)</b>	<b>10</b>
Under 40	
40 and under 80	
80 and under 120	
120 and under 160	
160 and under 200	
200 and under 240	
240 and under 280	
280 and under 320	
320 and under 360	
360 and under 400	
400 and under 440	
440 and under 480	
480 and under 520	
520 and under 560	
560 and under 600	
600 and under 640	
640 and under 680	
680 and under 720	
720 and under 760	
760 and under 800	
800 and under 840	
840 and under 880	
880 and under 920	
920 and under 960	
960 and under 1,000	
1,000 and under 1,040	
1,040 and under 1,080	
1,080 and over	
Income not reported	



## HOW TO ORDER SPECIAL TABLES FROM THIS SURVEY

WHAT INFORMATION IS AVAILABLE?	See the list of data items and survey populations on pages 33–42. Data items from this list may be cross-classified to produce tables to your specifications.
COST	The cost of special data tables is available on request, but will depend on the number of data items, and their degree of detail.
METHOD OF PAYMENT	Payment can be made by credit card or on receiving our invoice (the invoiced cost is payable in full within 28 days of supply).
AVAILABLE ON PAPER OR FLOPPY DISK	Special data tables can be made available as printed tables or on floppy disk in a variety of formats to suit specific software packages.
FOR MORE INFORMATION	<p><i>Contact</i> Alastair Banks Ph: (06) 252 7204 Fax: (06) 252 7784</p> <p><i>or write to:</i></p> <p>Assistant Director Labour Force Supplementary Surveys Australian Bureau of Statistics PO Box 10 BELCONNEN ACT 2616</p>

## SUPPLEMENTARY AND SPECIAL SURVEYS

The supplementary and special surveys collect data on particular aspects of the labour force. The following is a historical list of supplementary and special labour force surveys. Statistical tables are available as a Publication or a Standard Data Service, available by subscription or on request. Inquiries should be made to the contact in the Phone Inquiries box on the Contents page. It may be possible to order Unit Record Tapes on the following supplementary and special surveys by contacting the ABS (see below for contact numbers).

<i>Title of Survey</i>	<i>Catalogue No./ Product No.</i>
Alternative Working Arrangements, Australia, March to May 1982, September to November 1986	6341.0
Annual and Long-Service Leave Taken, Australia, May 1988 to April 1989	6317.0
Career Experience, Australia. Three-yearly. First issue February 1993	6254.0
Career Paths of Persons with Trade Qualifications, Australia, 1993	6243.0
Career Paths of Qualified Nurses, Australia, March to July 1989	6277.0
Child Care, Australia, Irregular. Latest issue June 1993	4402.0
Employment Benefits, Australia. Two-yearly. Latest issue August 1994	6334.0.40.001
Survey of Income and Housing Costs and Amenities, Persons with Earned Income, Australia, 1986, 1990	6523.0
Job Search Experience of Unemployed Persons, Australia. Annually. Latest issue July 1995	6222.0.40.001
Labour Force Experience, Australia. Annually. Latest issue February 1995	6206.0.40.001
Labour Force Status and Educational Attainment, Australia. Annually. Final issue February 1994	6235.0
Labour Force Status and Other Characteristics of Families, Australia. Annually. Latest issue June 1995	6224.0.40.001
Labour Force Status and Other Characteristics of Migrants, Australia, Three-yearly Latest issue September 1993	6250.0
Labour Mobility, Australia. Two-yearly. Latest issue February 1994	6209.0
Multiple Jobholding, Australia. Four-yearly. Latest issue August 1994	6216.0.40.001
Participation in Education, Australia. Annually. Latest issue September 1995	6272.0
Persons Employed at Home, Australia, April 1989, March 1992, September 1995	6275.0
Persons Not in the Labour Force, Australia. Annually. Latest issue September 1995	6220.0.40.001
Persons Who Had Re-entered the Labour Force, Australia, Three-yearly. Latest issue July 1995	6264.0.40.001
Persons Who Have Left the Labour Force, Australia, Irregular. Latest issue September 1994	6267.0.40.001
Retirement and Retirement Intentions, Australia, Three-yearly. Latest issue November 1994	6238.0.40.001
Successful and Unsuccessful Job Search Experience, Australia. Two-yearly. Latest issue July 1994	6245.0
Trade Union Members, Australia. Two-yearly. Latest issue August 1994	6325.0.40.001
Training and Education Experience, Australia, 1993	6278.0
Transition From Education to Work, Australia. Annually. Latest issue May 1995	6227.0.40.001
Underemployed Workers, Australia, Annually. Latest issue September 1995	6265.0.40.001
Weekly Earnings of Employees (Distribution), Australia. Annually. Latest issue August 1995	6310.0.40.001
Working Arrangements, Australia. Two-yearly. Latest issue August 1995	6342.0.40.001

## LABOUR FORCE INQUIRIES

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